JOHN BULL

Vol. XIII. No. 335. SATURDAY, NOVEMBER 2, 1912. ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page III. of Cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

Bullets

OVER
£300
IN PRIZES
THIS WEEK

SEE PAGE 594.

GRAVES GRAMOPHONES

It's not only the words, but it's the way a song is sung which does the business. The GRAVES Gramophone gives you Harry Lauder's own actual voice, and Willie Bard's own particular inimitable expression; in fact, all little turns and touches which are the very life and soul of the song, are reproduced exactly as they come from the lips of the singer and with all their original humour and sparkle.

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Vol. XIII. No. 335. Week ending Saturday, November 2nd, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, according to whether they relate to Editorial or Publishing matters. All **FINANCIAL, INSURANCE** *and* **SPORTING** *enquiries should be addressed to the* **CITY OFFICES, 52, NEW BROAD STREET, E.C.** *All other communications should be addressed to* **93, LONG ACRE, LONDON, W.C.**

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THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

TURKEY'S LAST RESOURCE.

What must Abdul Hamid be thinking if he is allowed to hear of Turkish reverses in his prison-palace at Constantinople? At any rate, there would have been no war if he had been left on the throne, and even now it might not be too late to restore him and see if a great diplomatist can retrieve an apparently hopeless situation.

A GERMAN DISILLUSION.

Going by what credulous racing-men call form, the Turkish defeats afford a great relief for those of us who look askance at the German menace. On paper there is no plan of campaign like a German one. It is all beautiful chess, and would mean "mate" in so many moves if only the opponent had the decency to play by the book. But when he makes rules of his own, discovers incredible gambits, and secures positions by reckless sacrifices, the books become mere waste-paper. Now the Turkish Generals have all been made in Germany, and their armies have been pronounced invincible by no less a strategist than Von der Golz Pasha. And the only consequence is that they do not fight half so well as when they were taught by English officers like Baker Pasha, who understood temperament.

CAP IN HAND TO THE GERMANS?

Sir John Brunner wants the Liberal Party to make a demonstration "such as will convince the German people not only that we wish them no ill, but that we desire to live in friendship with them." Sir John Brunner, being the son of a Swiss schoolmaster, may feel a passionate desire for close friendship with the Germans, but he must not judge other people's feelings by his own. For our own part, we want the British Empire (not the Liberal Party only) to make a demonstration *such as will convince the German people that, whilst we wish them no ill, we've got our weather eye on their fleet, and mean to remain Boss of the World at sea, even if we have to blow their Dreadnoughts out of the water!* That's the best basis for a firm friendship with the Teuton.

"DID YOU NOTICE IT?"

You know what we refer to—our prediction that the Party leaders would soon begin to trim on Home Rule, to clear the way to either a compromise or an appeal to the country. We have already shown that Mr. Bonar Law is willing to abide by the result of such an appeal, and we have quoted Mr. Birrell's remarkable admission that "Land Purchase is more important than Home Rule." Now, apropos of the Dunraven suggestion for a Conference, we have Mr. Ramsay Macdonald delivering himself of a view which gives the whole game away—for, by this time, everybody knows that he is but a man servant in waiting on the Government. This is what he says:—

> One can do nothing but welcome these attempts to get Home Rule settled by consent. In the meantime the Bill before us stands alone, and any work which conferences can do must proceed *pari passu* with the discussion of the Bill, so that in the end, or during the next two years, something more satisfactory can be drafted, which the House of Lords could accept. With the imperfect information issued, however, I would prefer to keep an absolutely open mind.

"Which the House of Lords could accept." Just ponder over those words. They mean, if they mean anything, that the provisions of the Parliament Act are not to be put in operation to force the passage of the Home Rule Bill. "If you see it——!"

AND THIS?

"If we were sure," said Captain Craig, "that the Catholics would treat the Protestants fairly, we should look upon Home Rule in a very different light." And listen to this, from Sir Edward Carson: "If we are to have Home Rule, let the Irish Parliament have full powers." In other words, all this means that if, after the General Election which is to precede the passing of the Bill, the Government comes back to power, the Bill will be swallowed, however nasty its taste may be.

"Bullets" is still going great guns. See page 594.

The Kernel of the Nut.

There is no doubt that at bottom the Home Rule question is not a political one at all. It is just a Sectarian one—a conflict between Roman Catholics and Protestants. In the House of Commons the other night Mr. Craig, a Unionist member, set this fact in its clearest light. "At the bottom and in the main the objection to this clause and to the Bill as a whole is the hostility which exists between the various religious churches in Ireland. If we Protestants . . . thought for one moment that we would receive fair treatment from our Roman Catholic fellow countrymen, and particularly from the Roman Catholic Church in Ireland, we would look at the proposal for Home Rule in a very different spirit." The man-in-the-street has therefore to ask himself whether he really believes, or believes not, that with all the safeguards and limitations under this Bill, the Roman Catholics of Ireland as individuals or as a Church can, will, or dare oppress and harass the Protestants. His conscientious, intelligent answer to this interrogatory will at once determine his whole attitude to Home Rule.

Out of His Own Mouth.

Lord Haldane's confession of the casual way in which he became Minister for War, being entirely ignorant of military matters when he took office, unintentionally illustrated the political lesson we are constantly preaching—the need of a system of Business Government, with men of practical experience at the head of the great Departments of State. For who but the blindest and most slavish of fanatics will venture to say that Lord Haldane's administration of Army affairs was a success? "When I went to the War Office," said Lord Haldane, "I was a layman who scarcely knew the distinction between a battalion and a brigade." Of course he didn't. If he had known such a thing, he would have been disqualified under the Rules of the Game.

Are Big Employers Grateful?

Mr. Lloyd George recently stated that "the great employers of labour throughout the country have worked the Insurance Act with a whole heart." That we were quite ready to believe, for the Insurance Act is obviously intended to destroy Trades Unions. But now we have the Honorary Secretary of the Insurance Tax Amendment Society saying that he can produce a thousand letters of complaint, every one of them from an employer of labour. Yes, but what sort of labour? Little shopkeepers who are as hardly hit as their small staff of servants? The big employers are, of course, in favour of an Act which was passed for their special benefit. It is a pity to exaggerate in a good cause.

A National Disgrace.

Much nonsense has been written about the pensions given to the widows and orphans of submarine victims. Comfortable people write complacently that the official allowance is 5s. to 10s. a week for a widow and 2s. for each child. Well, even if that were enough in ordinary cases, surely special provision should be made for the families of those who run special risks. It is all very fine to talk about faithful and honest workers dying for their country, whether bricklayers or sailors, and to point out that a rich builder or company would allow little or nothing to a widow. At least the Government can set a good example to other employers. It is not a question of spectacular deaths, which attract public charity and relieve people like Mr. Ismay of their obligations. It is a question of fair play all round, and we must protect the dependants of our heroes against disgracing us by starvation and homeless beggary.

"A.M.G."

The dissatisfaction of the Radical rank and file with the Prime Minister is steadily increasing. Mr. H. W. Massingham, the mouthpiece of the malcontents, has again been speaking to Mr. Asquith like a Dutch uncle in the columns of our scintillating contemporary, the *Daily News and Leader*. Ere long we shall hear the cry "Asquith Must Go!" and in all probability Sir Edward Grey will be coupled with him. The latest ground of their offending is the attitude the Government has adopted towards the Balkan War. The Christian zeal of Mr. Massingham and his clan, recking nothing of British obligations towards the Mahommedan world, demands whole-hearted support of the belligerent Balkan States. It is nothing to them that we are ourselves a Mahommedan power, and that millions of the King's Mahommedan subjects are anxiously watching our attitude towards Turkey. The stability of our Indian and Egyptian dominions weighs with them not at all, put in the scale against the persecution—largely self-invited—of a handful of Macedonian Christians. Luckily both the Prime Minister and the Foreign Secretary appear to realise the situation, and are not going to allow this country to be urged by considerations of religion into action which might seriously affect the security and peace of our Eastern possessions.

Daily Liars.

We venture, with all the due humility of a weekly paper, to submit that it would be more seemly if our daily brethren would abstain from sensational posters and scare headlines when they had nothing whatever to report. The five nations which are now fighting for their future have very wisely contrived to muzzle mischievous correspondents who are sent out to gratify curiosity and cannot help giving important information to the enemy. All they have to report is that they sometimes hear the boom of cannons, and this they are allowed to telegraph. Then we are invited to purchase papers on the plea that great battles are raging, or that the carnage is more hideous than it has ever been since Leipsic. But when we have spent our pence, we read merely that the mysteries of the campaign are impenetrable, or else we find sensational accounts which are duly contradicted next day.

No Retribution Yet.

Here is a characteristic piece of journalism. Last week we read that the 7th Regiment of the Servian Army had walked on to a mine somewhere in the Sanjak and that 2,000 men had been blown to bits. Having some knowledge of the Servian Army, we happened to remember that it was the 7th Regiment which broke into the Palace at Belgrade and mutilated the King and Queen. We were just about to express the mitigation of our sorrow for so large a loss of life, when another evening paper varied the telegram by attributing the disaster to the 27th Regiment, which did not interest us specially. After we had gone to press, however, other reports came in, repeating the statement that the 7th Regiment had suffered. Next day there was no reference in any paper to the incident. However, we were informed later that Belgrade reporters had been punished for circulating this false news. An account of a Servian disaster had seemed credible, coming from Belgrade, for at present we have to rely upon news from official sources, which usually attribute huge victories to their own side.

How Long?

"How long shall we have to wait before some unauthorised vehicle rushes down Kingsway Subway?" asks a reader. Give it up.

Our "Bullets" prizes AGAIN increased. See page 595.

JUSTICE FOR JUDAS.

The *Daily Mail* asks: "Is nothing sacred to the film-maker?" Now, we could have understood this question if it had been occasioned by some of the disgusting exhibitions which are still to be seen in our picture palaces, or by the revolting reproductions of surgical operations and various extremely private functions which are shown abroad. But what possible objection can there be to sending out a large company of mummers to Palestine and photographing the whole of Christ's career on the spot? If this is irreverent, why not start a crusade against all Passion plays, Mystery plays, Old Masters and other representations of a great religious drama?

A ST. HELIER ALLEGATION.

We do not, as a rule, attach much importance to what a certain sort of parson hears when he parsonifies on what is known as the "social evil." For what it is worth, however, there is the statement of the Rev. L. A. Wilson-Haffenden, made at Vauxhall Baptist Church, in St. Helier, Jersey, that "there are certain houses in St Helier which are well known to the police," and he insinuates that the proprietors are not prosecuted because, as he had been "pained to learn," they are "frequented by some of those whom we have placed in high positions; men who are charged with the administration of the law." Hearsay of this kind repeated in such general terms may be true, but, on the other hand, it may be false. Individual magistrates not being accused, none of them can answer, and the rev. gentleman is in the position of a mere retailer of a safe slander. There is no reason to suppose that the morals of Jersey magistrates are any better than those of other men, though one does expect rather more discretion.

A WHOLESALE ORDER.

At a mass meeting at the Albert Hall, on the motion of Miss Mary Macarthur, seconded by Mrs. Sidney Webb, "and supported by Mr. Bernard Shaw and Mr. G. Lansbury, M.P.," the following wholesale order was given to the Government:—

> Legislation to secure to every person a national minimum of civilised life, by measures providing for a legal minimum wage, the reduction of hours of labour, complete provision for sickness, the guarantee of a national minimum of child nurture, the prevention of unemployment, the building of healthy homes for all, and the abolition of the Poor-law.

"The abolition of the Poor Law!" Why not the abolition of the law of nature?

"GOING—GOING—GO——"

Has Mr. Birrell noticed that one of the Belfast papers is advertising a sale by auction, conducted by a firm in the city, of "500 cases of high-grade rifles, 7 machine guns, 3 modern cannons, 1,000 army revolvers, latest and most powerful type, 250 field tents, 250 stretchers, 250 ambulance wagons, 500 ground sheets, and an enormous quantity of ammunition," no lot of arms to consist of "less than 12 rifles and 12 revolvers to the case," and "delivery guaranteed to any place within Ulster"? If he has, there will probably be no practical difference between the sale and the arms. One won't come off and the others won't go off.

P.T.O.!

This extract from our letter-bag reads funnily: "In my opinion he is a false humbug, as you have the reputation of being" (here we turned over the page, purple with indignation) "the best lay lawyer in England, I should like your opinion." Now we breathe again!

ANOTHER POLITICAL OFFENCE.

Miss Helen Craggs, the alarming young lady of twenty-three who was found at midnight outside the house of Mr. Lewis Harcourt in possession of skeleton keys, cans of methylated spirit, paraffin, firelighters, and matches, and who pleaded guilty to the charge of attempting to burn down the house, urged Mr. Justice Ridley to consider her case as a political offence. If this plea is to hold good, then we must look with an extenuating eye on anarchists who throw bombs into carriages and dynamitards who blow up public buildings. Miss Craggs has been sentenced to three months' hard labour; but of course she will be let out immediately she declines to partake of food. She has no sympathy for us.

THE LATEST THE FUNNIEST.

Apropos of these suffragettes, the latest is the funniest. They are now calling upon all churchwomen who want the vote not to attend divine service or receive the sacrament at the hands of any clergyman unwilling to offer up a special prayer for the cause. The hour has evidently arrived for drastic measures. We hereby call the attention of his Majesty's Commissioners in Lunacy to the existence of the militant suffragettes, with a view to the inftant provision of a larger number of asylums.

PHEW!

It is not for us to interfere unduly between Mr. Lloyd George, Mr. Llewellyn Williams, K.C., M.P., and Lord Tullibardine, as to whether the national emblem of Wales is the daffodil or the leek. Mr. Lloyd George is partial to the daffodil, and Lord Tullibardine appears to glory in the leek, while Mr. Llewellyn Williams humbly suggests that it is due to Shakespeare or Bacon or some other Saxon that the emblem has been "changed from a beautiful flower to a stinking vegetable." That the leek is exceedingly smellifluous is beyond a doubt; so much so that our habitual social and political attitude towards it is much akin to that of Ancient Pistol. We would not eat it—no, not for Cadwallader and all his goats—except with white sauce and Parmesan cheese!

THE ORDER OF ST. DAVID.

May we humbly suggest to the combatants in the rival armies of the daffodil and the leek the authority of the *Clavis Calendaria*, in which Mr. Brady asserts that St. David, the patron saint of Wales, advised the Britons under King Cadwallader to wear leeks in their caps; by which sign they conquered. Now if one of the onion family, *Allium Ampeloprasum* to be correct, is good enough for a Welsh patron saint, it ought to be good enough for a Welsh M.P. If one could stand the smell, so ought the other; in fact, he ought to wear it in his buttonhole as the proudest smell of his life. Here endeth our observations on the leek. Of St. David we shall hear more.

LEGAL WHIST DRIVES.

It went without saying that the organisers of whist drives would sooner or later devise means of driving a coach-and-four through the recent adverse decisions of the Lord Chief Justice. In some places, where drives are carried on by societies or groups for mere social purposes they will be held as usual, but "no money will be taken at the doors." In other places, where the object is frankly that of money-making by the promoters, the general form will be that of playing with the same partners all the evening. This is a most prolific form of swindling, being much favoured by unscrupulous players. In the interest of the bulk of their supporters, promoters ought now to be much more anxious to clear out these organised cheats than they have been in the past.

More "Bullets" prize winners. Page 595.

Northumberland Miners' Association.

Without a doubt, the Northumberland Miners' Association is in a bad way, and unless the members back up the Finance Committee in forcing its agents, Messrs. Straker, English, Cairns, and Hogg, who are apparently its actual masters, to lessen their financial drain on the funds, there will soon be nothing of the Association left except oratorical wind. The position at present is that the C.W.S. holds mortgages of £17,000 on the properties, that the working expenses and small benefits absorb practically the whole of the income, and that on grounds entirely satisfactory to themselves the agents have refused to put into force until May next certain changes which involve a reduction of payments to them. Meanwhile they coolly ask the members to increase their subscriptions by 50 per cent. A drastic enquiry into the relations of the agents with the Association would be much more useful to the members, who would then know exactly where they are.

Taking It Upon Himself.

We note that on a respectably-dressed married woman, named Frances Whitehouse, and described as of Riviera, St. Catherine's Road, Bitterne Park, Southampton, being charged with shoplifting, "Chief Constable W. E. Jones said he would take it upon himself not to proceed with the case." The solicitor for the defence having stated that "his client was most respectably connected," she was discharged by the magistrates. This may be all right; but would the Chief Constable have similarly taken it upon himself if the woman had not been respectably dressed and most respectably connected?

A Shepton Mallet Job.

There is a job going at Shepton Mallet which some of our readers may like to hear of. A married couple are wanted as caretakers of the new Isolation Hospital. Reading the advertisement of Mr. A. E. Nalder, Clerk to the Committee, we find offered to the successful applicant house accommodation rent free, fuel, light, cleaning requisites, "and *until otherwise determined*, 5s. per week as wages." Let not the hopes of anyone be raised too high, however. Accidents happen; and it may be that the offer of 5s. is a printer's error for half-a-crown.

The Municipal Elections.

From all parts of the country have come copies of addresses from candidates standing upon Business lines and repudiating Party in connection with municipal affairs. Notwithstanding the recent interruption of its activities, the John Bull League is marching on!

"The Dead Cannot Pay for Praise."

Why is it considered vulgar to speak frankly of illustrious persons? Here we have the *Pall Mall Gazette* groaning over that famous author, Harden's, intimate but friendly pen-sketch of Edward VII. as "a royal merchant," and still louder protesting against the "even worse taste" of saying that "at least he was no hypocrite." Is history not to be written until it has ceased to interest?

Davids Barred Here.

It is a shade of odds against any David arising in the family of Lord Mowbray, Segrave and Stourton, of Knaresborough, in Yorkshire, for rather than lick Mr. David Lloyd George's Insurance stamps he has let himself be summoned in the local court and fined 40s. in each of six cases. Thus is brought to naught the passive resistance of a peer.

Bold, Bad Bandits.

The recent raid on a jeweller's shop by motor-car bandits in broad daylight must give disquieting thoughts to all who deal in valuables—and money. The City banks are comparatively safe, owing to the number of clerks employed, but many a suburban branch has frequently only one cashier in charge, and two armed men could practically "clear the shoot." Perhaps loaded revolvers by the side of each bank clerk is no very far-fetched order for the future.

Pious Parry.

Judge Parry rebuked a witness at Tunbridge Wells for referring to the year 1907 as "07." "You must not speak of the year of our Lord as if it was a telephone number," he said. Of course his Honour *always* gives a.m., p.m., p.s., etc., etc., in full. Which reminds us of the junior counsel who in quoting from a report of the Queen's Bench Division, before the Court of Appeal, referred to the volume as "Q.B.D.," bringing down upon himself the retort from Lord Esher, "*You* be D——. Give the book its proper name."

Schooling the J.P.'s.

Slowly, but not the less surely, our severe and outspoken criticisms of magisterial "justice" are bearing fruit. The Home Office is now taking the J.P.'s in hand. We hear of circulars issued to teach, or try to teach, local magistrates the true perspectives of law and justice, as well as balance, weight and measuring of judgment. The Home Office is going to try to impress on Justices the principle which has been the basis of our criticisms week-in-and-week-out for years—the principle that sentences and penalties should be inflicted less with a punitive than with a preventive purpose. Hundreds of magistrates have no idea of proportion at all. Their "justice" depends on their prejudices, their ignorance, or their livers.

Cheap Advice.

Judge Cluer remarked to a man who was sued by money-lenders at the Clerkenwell County Court: "Don't borrow from money-lenders again. I receive about one circular per week from them, but I have not given way to temptation." The worthy Judge will no doubt get a double red mark from the Recording Angel for his masterly victories; but advice behind an assured income and pension to struggling debtors is cheap—even if it is not nasty. And, by the way, his Honour had better read up his Insurance law—in view of his observations in a case recently before him.

Fishing on Sundays.

It is instructive to observe that the magistrates of Grimsby and Cleethorpes, who prosecute Sunday traders every week, are nearly all steam-trawler owners. Now steam-trawlers never stop fishing on Sundays, Bank Holidays, Coronation days, Royal funeral days, the occasion of Royal visits, Christmas Day or Good Friday. They work all the twenty-four hours. It is not a case of opening a shop on Sunday at 9 a.m. and closing it at 5. They begin on Saturdays at midnight, and go on till Sunday at midnight, when they just begin another day. And the funny part is that they catch more fish on Sundays than on any other day. Perhaps their rivals are better Sabbatarians.

Sir Harry Johnston on Party.

"If I mistake not, there is a growing feeling of disgust in the minds of the labouring and the professional classes with our system of Party government, and a contempt for the present style of Parliamentary notability, whether he be minister, ex-minister, or would-be minister."

A Bull-hit in "Bullets" wins £120. See page 595.

A POINTER.

The by-election caused by the elevation of Mr. Peel to the House of Lords should serve as a useful pointer at this juncture. We predict that the Opposition will retain the seat by an increased majority. By the way, in parting with young Peel the House of Commons will lose one of its most pugnacious members and the Government one of its most persistent and audacious hecklers.

PARTY BUNKUM.

Perhaps the absurdity of the Party game was never better exemplified than in a recent letter—addressed from *The Times* office, by the way—of Lord Northcliffe's. He had been invited to the banquet of the National Union of Journalists, and in his letter of regret for his non-attendance, he says:—"Like most of his *political opponents* I am a great admirer of Mr. Lloyd George." Surely the public have had enough of this foolery.

MARCHING ON.

Even the *Star*, in a leading article on Anglo-German relations, says:—"*If the matters at issue were handled by business men on business lines there would be very little difficulty in arriving at a satisfactory understanding.*" We are indeed getting on!

A SOLEMN WARNING.

Have you read the solemn warning of Lord Roberts of the coming war with Germany? "Germany," says he, "strikes when her hour has struck." The hands of the clock are travelling fast!

AN OILY HUMBUG.

We observe that our old acquaintance, Oily Hughes, late of the Colwyn Bay African Institute, is now cadging for money to buy an annuity, his life work having been "destroyed by the bitter enemies of the African race." The result is that his "heart bleeds over this," and he "fears it has been the chief cause of his illness." We should have thought that the old hypocrite had done enough bleeding in his time!

RHYMES OF THE TIMES.

TAFFY'S TRIFLES.

Taffy is the Welshman
Who wants to be the chief,
Taffy's "nine for fourpence"
Is causing people grief.

Taffy's Single Taxes
Soon will prove a myth,
And help to grind the axes
Of Messrs. Churchill-Smith.

URE'S TRUE-LY.

The Advocate's a little man
With conscience white as snow,
Yet everything the poor man says
Men seem to doubt you know.

When foe his rival in a fight
In ridicule would smother,
You hear him say, in tones polite,
"I fear, Sir, Ure another."

THE INSURANCE INSANITY.

Hi, diddle, diddle, this Insurance riddle
Will make us all lunatics soon
In officers' pay the funds melt away
And the Insured get the lick of the spoon.

"John Bull's" Biscuits.

["*Taking the Biscuit*" *has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.*]

For advertising in the "Edinburgh Evening News": "LAIR *for sale, in Seafield Cemetery;* PARTY GOING ABROAD,"
MR. A. STREET (Undertaker, 179, Gt. Junction Street, Leith),
TAKES THE BISCUIT.

For advertising in "The Stage": "*Wanted, Artists on Tour to* ACT *as* GARDEN, LANDSCAPE, CUT WOOD, ETC.,"
MESSRS. ARNOLD BERRE AND GRAHAM BROWNE (Scenic Studio, Stonefield Road, Hastings)
TAKE THE BISCUIT.

For stating of characters in his serial tale, "The English Girl," published in the "Daily Mirror," that: "She sat down at a table with her back towards him. He could see her shoulders heaving. He heard a half-extinguished sob, the SPLASH OF A HEAVY TEAR ON THE TABLE,"
MR. EDWARD B. D'AUVERGNE
TAKES THE BISCUIT.

For stating that: "Cardiff people, who have grown accustomed to seeing the Springboks strolling about, have been greatly impressed by their physique, though they probably do not know that the eight forwards who played against Monmouthshire on Saturday WEIGHED TWO AND A HALF TONS,"
THE WESTERN MAIL (Cardiff)
TAKES THE BISCUIT.

For publishing a telegram from a special correspondent stating that: "The retiring Turks MASSACRED *all the villagers who* HAD NOT ESCAPED ALIVE *from their burning houses,"*
THE DUNDEE ADVERTISER
TAKES THE BISCUIT.

*For stating in his story, "Under False Pretences," published in the "Penny Pictorial," that one of the characters carried another "*A BIT AT A TIME*—to a spot near the waterhole,"*
MR. STACEY BLAKE
TAKES THE BISCUIT.

For stating in its report of a football match between Burnley and Huddersfield, that: "On TWO *occasions Freeman was conspicuous* ONCE,"
THE SUNDAY CHRONICLE (Manchester)
TAKES THE BISCUIT.

For causing to be exhibited beside the Trent at Donington Park, Leicestershire, a Notice Board worded: "This Ford is DANGEROUS, BY ORDER OF THE DISTRICT COUNCIL,"
THE CASTLE DONINGTON RURAL DISTRICT COUNCIL
TAKES THE BISCUIT.

For stating in the report of a service at the Congregational Church, Hersham, that "the CHOIR *creditably rendered two* SOLOS,"
THE SURREY HERALD
TAKES THE BISCUIT.

For stating in an article upon a recent catastrophe, that: "The deepest sympathy is felt for the relatives of the SURVIVORS,"
THE CHRISTIAN ADVOCATE (Belfast)
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

Our target is being hard hit. See page 595.

LIPTONS.

THE SECRETARY FLATTERS AND UPBRAIDS US—INTERVIEW WITH THE MANAGING DIRECTOR—A WARNING TO OTHER LARGE FIRMS.

We need scarcely say that the publication of our article last week caused a great sensation in commercial and other business circles, and, as will be seen below, it has elicited an important communication from the Company's Secretary—in which, whilst aspersions are cast upon our supposed source of information, the existence of the system we have alleged is not denied, although responsibility for it is officially disclaimed.

Upon the appearance of the article, we were waited upon by Mr. Cansfield, the Managing Director of the firm, who repudiated any knowledge on the part of the Management of the practices to which we have called attention. He stated that so far from sanctioning such a system of bribery, since he joined the firm he has strongly forbidden the employees of the Company to offer any improper inducements for the purpose of obtaining business. He pointed out that the bulk of the letters from which we quoted—and the authenticity of which he, too, does not question—were written by the Military Manager of the firm from his private address, and that, as regards such of the correspondence as came from the Head Office, it consisted of memorandum forms of which no copies were taken, and that, consequently, there is no official record of any of the transactions in question. Mr. Cansfield further emphasised the fact that there had been litigation between the Company on the one hand and the Military Manager and the Inspector in question on the other, and it will be seen that stress is laid upon this point in the Secretary's letter. As a matter of fact, we were aware that the Inspector had brought an action against the firm for wrongful dismissal, in which action it is true he was unsuccessful, but none of the matters with which we have dealt were in any way involved.

We need scarcely say that we readily publish this statement; and in the same spirit we print the following letter from the Secretary:

To the Editor.

SIR,—Were it not for the fact that your character stands so high as a man of scrupulous honour and integrity, uncharitable people might suspect that the article upon this Company in your paper, and your posters, were not inspired solely by a desire to serve the public interest.

You doubtless were not aware of the fact that the person who supplied you with whatever material you quote from, is a discharged servant of the Company, who some eighteen months ago brought an action against the Company in which he failed, or that an attempt was made some months ago to sell us this material, which also failed, or that the same poor stuff had been hawked about Fleet Street and that no other paper could be found to use it, but you might have ascertained by the slightest enquiry that the letters you profess to quote from were private and unauthorised letters between two former servants of the Company, both of whom had had unsuccessful litigation with the Company, and that the writer of the letters, under an Order of the High Court, withdrew all his allegations against the Company and undertook not to repeat them.

Having yourself been the victim of so many unjust accusations in the course of your chequered career, we suggest that you really ought to be a little more careful of making an attack on a Public Company on stale material obtained from such a source.

Yours faithfully,

WALTER WEIR (Secretary).

We are much flattered by the complimentary and sympathetic references to ourselves which the Secretary is good enough to shower upon us. As to our article having been "inspired solely by a desire to serve the public interest," let us say at once that that is not the sole, or even the main purpose, for which newspapers are published. Satisfied that the documents we have revealed could not be impeached, and appreciating their importance not only to Liptons but to the commercial world at large, we came to the conclusion that it was within the scope of legitimate journalism to take the matter up. Perhaps, therefore, the next time the Secretary is throwing bouquets at us, he will include an absence of cant amongst our virtues. It is only right, however, that we should say that we know nothing whatever of any attempts having been made by our informant to dispose of the original documents to the firm or to any other journal; and we are assured that such is not the case. It is sufficient for us that the existence of the letters from which we have quoted—and not one of which, by the way, is marked "Private"—is not disputed, and accepting the assurance of the Managing Director that they were written without the knowledge and sanction of the Head Office, we can only repeat the view we have already expressed, that in calling attention to these practices, we have rendered the Company a good service and have also put other large institutions on their guard against the possibility of their employees, out of an excess of zeal to obtain business, violating the Official Regulations and the law of the land.

WHAT WE SAID.

Let us make our own position perfectly clear. What we said last week was that "until a few years ago there existed a huge system of bribery in connection with the securing and retaining of these profitable orders" (Canteen and Military Institute Contracts). We further stated that "down to a recent date, at any rate, wholesale corruption prevailed," and then after expressly exonerating Sir Thomas Lipton from any complicity in, or knowledge of, the system, we stated that "our allegation is that through the Manager of the Military department the Company's Inspectors of Canteens were instructed to keep on good terms with sergeants-cooks, and others who might have any influence with the Army authorities in obtaining and renewing contracts, and for this purpose were authorised to make secret payments to these individuals."

Not one of these statements is now challenged. The only point in doubt between the Company and ourselves was, whether the practice was known and recognised by the Board. We printed an extract from a letter from the ex-Military Manager, in which he said, "Any documents relating to Messrs. Lipton and myself during the time I was in their employ can only refer to matters in which I, as their servant, carried out their instructions." It may interest Messrs. Lipton to know that we have never seen this gentleman, or had any relations, directly or indirectly, with him, and that the letter we have quoted from was written us in response to an invitation to inspect and admit various documents in which his name appeared. At the same time, we accept, in good faith, Mr. Cansfield's declaration, and there, for the moment, so far as we are concerned, the matter must rest.

Make it your aim to win a "Bullet" Prize, See page 594.

DOCTOR POPE BEYOND ALL HOPE.

WHAT SAYS THE MEDICAL COUNCIL?

In the month of August, 1910, we dealt at considerable length with Dr. Percy Pope, who was then residing and carrying on his profession, and ensnaring young girls, at 26, Dorset Street, W. We discontinued our attacks at the urgent treaty of Dr. Pope's solicitor, who solemnly assured us that his client saw the error of his ways and fully intended "running straight" in the future. It was also urged that our exposure had inflicted very severe punishment upon the culprit, as we had practically deprived him of his means of livelihood, and that further comment would have the effect of causing the British Medical Association to take disciplinary action, thereby irretrievably ruining him.

We are sorry to say, however, that though possibly for a time Dr. Pope led a decent life, evidence has come into our possession showing that he has resumed his evil courses and broken his solemn pledge.

On May 29th last the following advertisement appeared in the *Daily Telegraph*:—

> HOUSEKEEPER (WORKING).—Superior, trustworthy, domesticated girl REQUIRED at once, for professional gentleman's small house.—Write Gould, 154, Kensington Park Road, W.

Quite an innocent-looking advertisement, and one likely to attract a good many young women looking for employment! We give below the story of the applicant who esteemed herself highly fortunate in obtaining so apparently desirable a post.

"I am 22 years of age, and in May I saw an advertisement in the *Daily Telegraph* for a Housekeeper. I applied for the place, giving full particulars of myself. In the course of post I received a postcard signed 'Gould,' asking me to call at 154, Kensington Park Road. I called and saw the person calling himself 'Gould.' After some hesitation I accepted the post. When I arrived with my boxes, 'Gould' asked me into the dining-room and told me I should have my meals with him. I then went upstairs to take off my hat—I had been shown my bedroom on my first visit. On entering the bedroom I found there another girl. She was crying, and told me I had come to take her place. 'You will be sorry you ever came here,' she said. Thinking she was upset because I had replaced her in the situation, I took no notice, but put on my working dress and commenced my duties. There were no other servants in the house, which consisted of eight rooms. I soon found out that the name of the man in whose service I had entered was not Gould, but Pope—Dr. Percy Pope. The second day he asked me to play dominoes with him in the evening, which I did. While we were playing he told me that he liked me and became more familiar than I cared about. After a few days he took me to the music-hall. On our return to the house he asked me if I would kiss him. He then made other suggestions, whereupon I went to my own room and locked the door. After this things went along all right for a week without anything happening. At the end of this time he again pressed me and, unfortunately, I gave way to him, and our relations continued during the whole time that I remained in his service—a period of three months. On several occasions he asked me to dye my hair a golden colour, giving his reason that he liked girls with golden hair.

"About three weeks before I left his service he asked me to go to a well-known West End place of amusement and bring gentlemen home. He said, 'If you do this you will be able to earn a lot of money for yourself, and I will let you my best room and only charge you a nominal rent for it.' I was disgusted, and told him that although I had fallen I was not quite so depraved. After this he became quite nasty, found fault with my work and discharged me. Dr. Pope had only a very few patients, and they were all ladies."

The name of Dr. Pope does not appear in the local directory, the number being omitted as though the house were untenanted when the list was prepared. In the "Medical Directory" Dr. Percy Pope is described as "travelling."

As for the foregoing it will be seen that the man is apparently incorrigible, and cunning enough to evade the arm of the criminal law. We call upon the British Medical Association to purge an honourable profession of this moral pest, who is spreading corruption under the cloak of one of the highest callings known to mankind. We would remind them that nothing short of such drastic punishment will stop his career of vice.

What do the Medical Council intend to do?

REGISTRY OR ROBBERY?

FICTITIOUS SERVANTS AND BOGUS AGENCIES.

What a pity it is that many servants' registry offices are often conducted on such lines that the whole business remains under suspicion. Surely it ought to be possible for respectable people to bring together mistresses and servants without having to resort to trickery and mendacity.

Here is a typical case. A lady saw an advertisement in the *Liverpool Echo* of a girl wanting a place, and thought she would just suit her. So she rang up the registry and asked if the girl was engaged. The answer was "No, she can be seen at our place of business at 2 o'clock on Wednesday."

She kept the appointment and was immediately asked to pay 2s. 6d. Having pocketed this, the proprietress, or her deputy, asked for another half-crown as the girl's fee. The lady objected to a further payment before seeing the maid, but was informed that it would be returned if she did not suit. The lady submitted, and was given a receipt for 5s. After this she was told that the girl had not arrived yet, but several others were waiting and could be seen.

She refused this suggestion, and after waiting some time was shown a person who did not in the least resemble the one advertised. After an hour, another girl was produced, also not "as advertised," but the lady consented to try her if she would come on the following morning. She even left a deposit for the fare, but the morrow came and no girl.

A telephone message elicited the information that the servant had obtained another situation, but the Agency would send over someone else. There was still no mention of the girl originally advertised. So the firm were told to return the fees, as they had not fulfilled their contract. The only answer to this was that in no circumstances were fees ever returned, and that they did not consider themselves responsible when girls did not keep engagements.

The wickedest part of the whole business is, that the same old advertisement of the imaginary girl is still appearing.

WHAT IS THE WHITE STAR DOING?

A BEREAVED MOTHER'S LAMENT.

A correspondent complains that widows who applied to the Committee of the *Titanic* Relief Funds were insulted for doing so. She writes: "I am the mother of a dear and only daughter, who was lost, and all the money in the world could not prevent me thinking and grieving for her, but a little relief would ease me through my present financial difficulties which her loss partly entailed. I have to pay others to do what previously I had always done myself, and I have lost the financial assistance which she gave me." We commend these pathetic expressions to the consciences, if so be that any remain, of the directors of the White Star Line.

ENGLISH GIRLS AND INDIAN STUDENTS.

TWO YOUNG VICTIMS.

On several occasions we have issued warnings with reference to Indian students. No doubt many girls have profited by them, but our caution seems to have been disregarded in two most glaring instances, brought to our notice this week. One case, indeed, was so bad that we consulted the National Society for the Prevention of Cruelty to Children. The whole of the circumstances are of too lurid a nature to publish, but it will be sufficient to state that the parties were an Indian student and a girl of but 15 years of age. The N.S.P.C.C. are debarred from taking proceedings under the Criminal Law Amendment Act of 1885, as the matter in question arose over six months ago, and they tell us that the girl's only remedy is a summons for maintenance of the child. A similar case has been brought to our notice from Earl's Court. And, unfortunately, girls have really no redress, for as soon as these young blackguards are tackled they run back to India.

Result of our second "Bullets" competition. See page 595.

THE UNWANTED CHILD.

THE NEED FOR NATIONAL HOMES.

Our Readers' Views.

Our invitation to our readers to suggest schemes for National Homes for Unwanted Children, to take the place of the present scandalous "Baby Farms," has brought us a wonderful budget of ideas. The extraordinary interest which the public take in the subject augurs well for real reform if the widespread feeling can be organised to united action. At present, however, as will be seen, there is a considerable diversity regarding detail.

Neglected Mothers.

"M.R.C.S., L.R.C.P.," says:—

As a medical man, I was very interested in your article on Baby Farming. At present, in the London area, respectable women are licensed by the L.C.C. to take a certain number of infants, according to the size of the house—the number generally being four or five. These "Council Mothers" are *not allowed to take a woman in her confinement*, though as a matter of fact it is frequently done. Lady Inspectors visit these women as often as they think necessary—usually about twice a week. To this extent I speak from personal knowledge. What is done regarding maternity homes I cannot say, but this I do know: that there are many such places which are unlicensed, run untrained women, and are *under no supervision at all*. All kinds of abuses flourish in these places—here again I speak from personal knowledge—but as the mothers are unmarried they *dare not make any complaint*. So the infant is frequently enfeebled and diseased before it ever reaches the licensed "Council Mother." We therefore have the root of the trouble untouched, and it is with this we must deal. As necessary reforms I should like to indicate the following:—

1. Compulsory licensing and inspection of all maternity homes by the L.C.C. or the corresponding County Council.
2. Severe penalties on *all*—not simply the proprietors—concerned in unlicensed homes or unlicensed baby farms.
3. The extension of the maternity benefit to unmarried women.

The last I consider particularly important. After all, whether legitimate or illegitimate, every child is of importance to the State. He is going to be either a useful or a useless citizen, therefore why penalise a large number at the very start by compelling their mothers from lack of funds to go to some unsavoury, badly managed "home" for their confinement? To the Stigginses and Chadbands who talk sanctimoniously of the wickedness of "free" love there are always the unanswerable retorts, "What of the child?" and "What of the State?" To me, the greatest blot on the Insurance Act is this limiting of the maternity benefit to married women and those insured.

I have here touched on a question which has engaged the attention of sociologists, eugenists, physicians—in fact, all concerned with the public weal—of all civilised countries for some years, and it is a question which in the future will have to be dealt with by the people. Personally, I should be willing to do a great deal of voluntary work for any businesslike "child-saving" scheme.

"Scrooge"!

"Retired City Man," Garden City, Hampstead, writes:—

You and your home for illegitimate children! Haven't we got sufficient rates and taxes to pay already without taking on this extra liability? Drown them! I say. And their fathers and mothers with them! It wouldn't be a bad thing either to drown the silly Editor who proposes such a thing as a National Home for Bastards.

A genial sort of gentleman!

Somewhat Practical.

Here is a letter of another kind from "Nil Desperandum":

Your words appeal to me. *It is so*, not only because it appeared in your paper, but, unfortunately, my own experience of the world confirms your assertions.

Many times have I thought of these poor little mites—unwanted children as you call them—being shamefully neglected and not infrequently put to death.

Whose fault is it? Why *yours* and *mine*. We are members one of another, responsible in our measure for the state of society to which we belong; and you know, John, I hold with you that we have a duty to the girls and women around us no less than to the men.

"A National Home for Unwanted Children" would be a blessing to the community.

It should be run:—

1. By voluntary contributions.
2. Payments by the man and woman concerned.
3. By an annual grant from the State.

Yes, we should all co-operate here. We are, I repeat, members of one family, and share the responsibility—a social, not an individual responsibility.

THE HORRORS OF HOLLOWAY.

DEBTORS HERDED WITH SUFFRAGETTES.

Here is the complaint of a lady who was sent to Holloway Prison for non-payment of rates. She is the owner of three houses, and was disgusted when the collectors refused to accept part-payment, or even payment for two of the houses, on account. She thinks that such refusal is an injustice to real ratepayers, as she has now paid nothing. But her chief grievance refers to Holloway Prison, which at the time of her incarceration was so full of Suffragettes that six women and a baby were put into one cell.

She had no exercise for five days, and the whole crowd had to work, sleep and eat together; their beds were thrown on to the stone floor and they all lay round the one cell in a worse condition than cattle. It seems also a pity that all debtors should be huddled together indiscriminately. There are honourable, well-meaning debtors as well as the lowest of the low, and it seems a shame that respectable women should be brought into contact with the foulest language. The food, of course, was awful. She says she nearly lost her reason, was starved body and brain, and does not wonder that asylums are full.

"Fancy," she exclaims, "dry bread and tea at 4.30 one day and nothing till 7.15 next morning—scarcely a shade of milk and hardly a taste of sugar in the tea. I beg of you, in the name of Heaven or as you value your own soul, to see to these things. I made up my mind when there to watch. I saw different people's brains gradually weakening. Some cells have no air from windows, only ventilation.

"And then the searching business. A lady with three horses and servants to have to submit to these wardresses dropping on you any time and telling you to strip and be searched. Why are they not made to use tact? Non-ratepayers are treated worse than Suffragettes who damage property and break all bounds. I have asked some of the non-ratepayers why they do not speak. They answer, 'Well, you see, we are not like you; we never intend to pay rates, and if we make complaints we should suffer next time we came, so we put up with it.'

"Then, again, why is the law so rotten? A person owing £2 16s. gets six weeks, while a person owing £19 gets twenty-eight days. Why not a fixed penalty for a fixed sum? And why are Rate-Collectors allowed to swear falsely?"

There is a great deal in all these complaints, and we shall be happy to ventilate the grievances of other unfortunate debtors.

WHAT IS "THE FLYING ROLL"?

A TEMPTING OFFER.

A Mr. Elliott, of Wimbledon, has been sending out circulars to such unsophisticated people as the editors of newspapers, informing them that there is a book, entitled "The Flying Roll," which was prophesied in the Book of Zechariah, and that he is in possession of a faithful copy of a portion of it. So far as we can understand, this is one of the mysterious lost Books of Holy Scripture; and no information is afforded as to the way in which Mr. Elliott obtained possession of it. Perhaps he was one of the troublesome people who accompanied Lord Valletort and others to undermine the Temple at Jerusalem; and got into serious trouble with the Turkish population. Perhaps, on the other hand, "The Flying Roll" is only an emanation of this ingenious gentleman's brain. Anyhow, he is evidently anxious to do a deal with his discovery; and he offers to forward extracts to anyone who favours him with a stamped envelope.

In order to attract us, he announces that "The Flying Roll" throws much light upon the Scriptures, but we should like to hear what precise profit Mr. Elliott intends to derive from his discovery. Are enquirers for copies of extracts to be asked to purchase "faithful copies" of the whole book, and, if so, at what price?

"Bullets" is still going great guns. See page 594.

"JOHN BULL'S" WEEKLY CINEMA.

BULL-DOGGEREL RHYMES BY "THE BOW-WOW."

A Niton farmer means—he's *our* good will!—
To prove that English homes are castles still.

While Roberts, fearing National disgrace,
Points to Britannia's Teutonic menace:

The bold Lloyd George—may his attempt be vain!—
Tries hard to "do the Doctors down" again.

The Springboks' mascot having failed at last,
To the victorious side 'tis gladly passed.

War Correspondents' glorious days are done—
They see no battles now till they are won.

Lauder as Hamlet we had feared to see,
But now, relieved, we hear 'tis "not to be."

"A LOW HOUND'S ESCAPE FROM JUSTICE."

A MOTHER'S DEFENCE.

In a recent issue, under the above heading, we passed some severe strictures upon the man Hartopp's sentence of four months' imprisonment for manslaughter. Now a Mrs. Hartopp, who says that she is his mother, asks us "in fairness to state the case for the other side"—which of course we readily do. It is only natural that a mother should come to the aid of her son—but alas! she has to admit the main charges we made.

Mrs. Hartopp states that "it is a deliberate lie to say that he was 'a brute to his children.' mind you, Mr Editor, is own children, as the others gave him what Paddy gave the drum—very often so, therefore they were capable of looking after themselves, I take it." The poor mother is quite mistaken: our words were that both "she (the slain woman) and her children were constantly beaten"—and thus no distinction was drawn in regard to their paternity. Apart from the girls, who were quite at the man's mercy, there were two sons, but one only was able to take his own and his mother's part, the other being a weakling. Another plea is that the woman was never married at all. This, however, for present purposes, is surely quite immaterial. As to his grave misconduct with regard to the two girls for whose care he was responsible for nearly twenty years, all that can be urged in mitigation is that the younger "knew how her mother had been, and was brought up to think that it was no sin"!

Unfortunately, no wrong can be committed without inflicting a considerable amount of injury on innocent ndividuals.

IS A WIFE COMPELLED TO INCRIMINATE HER HUSBAND?

A STRANGE DECISION.

According to the Common Law, husband and wife are one person, and neither can be compelled to give evidence against the other, but it is provided by the Criminal Evidence Act, 1898, that the wife or husband of a person charged with an offence under any enactment mentioned in the schedule to the Act may be called as a witness either for the prosecution or the defence.

At the trial of a man named Leach (who was charged with an offence included in the schedule to the Act), his wife declined to give evidence unless she were compelled. The Court decided that the Act made her not only a competent witness, but also a compellable one, and the Court of Criminal Appeal upheld his decision. Leach appealed to the House of Lords and the decision was reversed.

In giving judgment Lord Halsbury said: "Everyone conversant with English life must recognise that a wife ought not to be compelled to give evidence against her husband; and those responsible for passing Acts of Parliament must recognise that it was a matter of supreme importance to be dealt with definitely and separately. If they were going to alter the law which had obtained for centuries, and was ingrained in the English Constitution, it seemed to him to be perfectly monstrous that they should do so except by specific Act of Parliament."

We quite agree with the sentimental view of the noble Lords, but their duty is to construe and administer the law as it is, and not to amend it to what they think it ought to be.

Our "Bullets" prizes AGAIN increased. See page 595.

THE BOY SCOUTS.

A PLEA FOR BUSINESS MANAGEMENT.

By "Ranger."

As a Scout Master of nearly three years' experience, I should like to put in a word for the Boy Scout Movement. It is supposed to be conducted by a body of men known as the Executive Council, who meet periodically at the Boy Scouts' Headquarters in London—it takes some time for their orders to filter through to the County and District Associations, who in due course send them out to Scout Masters. By the time these gentlemen have received them, the Executive Council have probably issued fresh ones, which not infrequently render the last lot perfectly useless! Hence most Scout Masters have now come to regard notices from London Headquarters in much the same light as one regards a circular from a money-lender.

The majority have also long ago given up all hope of obtaining any really useful information from London Headquarters, as they are not allowed to address them direct, but have to forward their letters through their District Secretary, to whom a reply will be returned in due course! Yet where would the movement be without Scout Masters? If it weren't for the thousands of them who voluntarily give up a great deal of time and spend a good deal of money there would be no Boy Scouts at all.

A Vague Objective.

While unanimous in its praise, nearly everyone, some time or other, asks the question—"What does it do for the boys?" To which anyone interested will reply that it makes useful citizens of them and affords them an excellent character education.

That may have been a satisfactory answer at the start—but it isn't good enough now the movement has spread and grown so rapidly. Something more is wanted—it has no definite end. For after three or four years in the Scouts a boy is no better off, so far as his employment or future life is concerned, than he was at the beginning. Doubtless the discipline and training will have done him good—I don't question the fact that morally the boy is sure to gain by being a Scout—but I marvel that "B.P." and his Executive Council seem to have completely failed to see the vast possibilities of the movement. They don't seem to realise that if properly handled it could form the finest recruiting ground, not only for both the services, but for almost every walk in life. But perhaps they don't want to—as to get things into proper working order would mean a lot of hard work, and would require a business management, which might not allow of so much time for running round and "inspecting" in all sorts of odd corners of the earth.

Prizes and Badges.

It is this slipshod manner with which the authorities handle the movement, that leads to the mistaken ideas that people get of it. For instance, it is said that prizes are awarded to Scouts for doing "good turns"—and there are scoffs at the fanciful badges that can be earned. As regards the good turns, I have never heard of any prizes being awarded for them—indeed, in most troops once a Scout brags about his "good turns" they cease to be regarded as such, and consequently redound more to his discomfort than his credit. As to the badges, they have been under discussion for some years, and no very satisfactory arrangement has been arrived at even now—so much so that a great many troops do not go in for them at all, while a Scout wearing more than seven or eight is apt to be regarded with suspicion.

Why the movement should be regarded as a peace scheme I can never understand. I cannot see any reason why it shouldn't profess to be military. After all, it is impossible to maintain discipline, or march a troop of Scouts through a crowded thoroughfare without copying Army methods to some extent. So why let the public imagine that these Boy Scouts are an undisciplined mob? If it were called a military movement it wouldn't necessarily mean that every boy was a predestined soldier.

The same applies to the religious question. Either it is a sectarian movement or else it isn't—but "B.P." doesn't seem to be very clear upon the subject himself!

Oh! for a Business Management! and the Scout Movement might offer a solution to many a social question.

ST. GILES' CHRISTIAN MISSION.

STRIKING CONFIRMATION OF OUR CRITICISM.

Last week we commented upon the pharisaical card which discharged prisoners received at the hands of the St. Giles' Christian missionaries as they emerged from the forbidding portals of Wandsworth Gaol, pointing out that it was calculated to revive bitter memories and be anything but of assistance to those desirous of retracing erring steps. Within two or three days of the publication of our paragraph came startling confirmation of our strictures upon the methods of the Mission, from no less an authority than Mr. Biron, the Clerkenwell magistrate, when he had before him a homeless ex-convict named Kelly, charged with breaking a window at the Mission. Kelly had applied to them and had been sent on to Scotland Yard to get a letter of recommendation. The Inspector-in-Charge gave him one, which did not ask for any financial assistance—the police having funds for that purpose—merely requesting that enquiries should be made as to the genuineness of the case. When he presented the document he was, however, bullied and turned away with a letter, which stated that he had been helped by another Society. In Court, in reply to the severe questions of the magistrate, Mr. Wheatley, the Superintendent of the Mission, had to admit that this previous aid had been rendered six years before, whereupon Mr. Biron remarked, "Surely that is all over and done with. I don't understand what the other Society has to do with it. If you were prepared to help the man, why should the fact that some time or other he has been elsewhere stop you?" The worthy magistrate also reproved Mr. Wheatley for the wording of the letter which, he said, obviously meant to suggest that the other Society had helped the man within the last month or so. The Chief Missionary sought to excuse himself, on the ground that, although his name was appended to the document, it was not signed by him, but the magistrate severely commented on the fact that he had allowed his signature to be put on a letter containing misstatements. In reply to this, Mr. Wheatley could only plead that there had been a blunder; whereupon came the crushing retort: "A blunder! It is very much worse than a blunder. I do not know what else your Society exists for except to help homeless men. You were not even asked for monetary assistance, but every obstacle is put in the man's way by your Society, and it has almost succeeded in depriving him of the possibility of assistance. I am bound to say I am not surprised that a person in prisoner's position should display irritation. However, he has broken the law, and I will fine him 10s. or one day in default"—which, of course, meant the man's release on the rising of the Court.

The Scotland Yard authorities have offered to see what can be done for Kelly—and we are sure that he will receive much fairer treatment at their hands than at those of this so-called Christian Mission.

OH! FOR A BUSINESS POST OFFICE.

THE WAIL OF A LONDON HOSIER.

One of our readers, a West-end hosier, writes:—"I should like to call your attention to the following facts. On June 1st I received notice from the Postmaster-General that my 'phone number was to be changed from Central to City, to secure me a better service. I have been on the Central five years. I wrote and pointed out the expense it would put me to, as I had just had new blocks cut for my boxes and had about £30 worth of stationery printed. The usual reply was sent, 'The Postmaster regrets,' &c. All my stationery has been restamped and box-plates altered to the City number, and now I have just received another notice from the Post Office informing me that I am to be moved again—this time to the new Regent House Exchange. This fact must have been known when they put me on the City Exchange, and if they had given me the hint it would at least have saved me some expense. I think this is a most unbusinesslike way to treat people."

We expect our friend's Exchange will be Marconi next!

More "Bullets" prize winners. See page 595.

NORTH AMERICA AND BRITISH WOMEN.

A SIDELIGHT ON MISS CURRAN'S FATE.

By "Y. Z."

The fiendish murder of Miss Curran in a down-town New York hotel raises once more in dramatic fashion the constant and terrible dangers to which women are exposed in North America. This lady, educated and knowing the world thoroughly, with friends close at hand, was foully done to death, under typical American criminal methods, while defending her honour. As far as the story can be gathered, the lady sought the advice of some refined-looking, well-mannered stranger in order to find reliable hotel accommodation. She was directed to a house where her conductor, having registered himself and her as man and wife, at once proceeded to explain the trap in which he had enmeshed her; probably offering her the awful alternative between death or a life of shame and imprisonment in one of the "American Brothel Trust's" institutions. Miss Curran chose the easiest way of escape in a violent death. All honour to her!

May her fate be a warning to the thousands of simple-minded, adventurous-spirited girls to whom America is the promised land, and who sigh for the independence of the Yankee woman. During the six months ending last December over 2,000 girls, mostly imported, disappeared in New York alone. It does not want much imagination to picture the annual fate of thousands of Continental female immigrants, knowing hardly a word of English, amongst the harpies of the white slave traffic that batten on their victims in the land of freedom. These we can do nothing for. Their respective Governments alone can help them. But for English girls longing for a life of liberty and advancement across the Atlantic I would say a word in season. Do you think because you know the pitfalls of life and take care of yourselves in law-abiding England that you can match your puny strength against the seasoned criminality of America, ever lying in wait to pull you down? If thousands of girls born and bred in America fall victims every year to the far-reaching tentacles of a highly-organised "system," do you think *you* can escape?

THE "TRUST" IN VICE.

Remember, women of Britain who contemplate emigration, that throughout North America, including Canada, Mexico, and the West Indian Isles, a huge business organisation (also having agents in every port of Europe) exists for the one purpose of catering to lust. No woman who is young or attractive is safe. By force or by drug; in trains, in hotels and in fashionably furnished private residences, the lucrative harvest of prospective "sports-women" is being reaped. A few months' confinement, under police supervision, and the strongest-hearted woman, who has refused the alternative of death, is broken, hopeless, and amenable to discipline. Once trained in the "profession," you have lost desire to communicate with your friends. And the thoughtful directors of the "system" spirit you away to one of its depots in some far-distant village, where you may, with the aid of alcohol, court light-heartedness, oblivion and death.

CANADA CONTAMINATED.

It is with pain and reluctance that the name of the great Dominion is brought into this article. But the writer has seen with his own eyes and cannot acquit the Canadians from conducting their immorality under police protection, and in connection with the "Trust" from over the border. There are no villages without their legalised establishments. I have stayed at small towns on the Western Prairies, and, conducted by a local magistrate, have visited house after house full of women from the States. I have seen these houses crowded and overflowing with young men in the prime of youth. All home-making tradition is being driven out of these men's minds. Every such woman in a country town in Canada means probably ten men who will never marry; for the door of these establishments leads to individual, racial and national extinction. It may be that recruits for this horrible trade are not obtained so easily or hunted so boldly in Canada as in the States. But there is nevertheless far too little protection for women, especially those induced to emigrate by means of glowing, heart-to-heart, descriptive methods.

HUMAN DOCUMENT.—CCXVIII.

[In this column every week we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

WORK WANTED BY A FATHER OF FOUR.

This week we appeal for a poor Edmonton family. The father has been out of work for the last four months through sickness, but is now well again and eagerly seeks employment in any capacity, so long as it will provide food, for his wife and little ones are practically starving. There are four young children, all under 9 years of age, and their sole support has been from what could be realised by the sale of a few vegetables from the man's allotment.

The mother is in too delicate a state of health to work, in addition to which her time is taken up with her children. They have had to part with what little furniture they possessed, even to the children's beds, and last week the mother sold her last iron for 3d. to buy bread. The landlord now threatens to turn them into the street, the rent being in arrears.

We earnestly hope that this appeal will result in some immediate assistance for these unfortunate poeple, who, by the way, are teetotallers. Perhaps some reader can offer the man work.

We are very pleased to say that our appeal on behalf of the writer of "Human Document" CCXVII.—the poor sewing woman deprived of her machine and consequently starving—has had a very gratifying response. Mrs. S. (Tooting), P. E. M. (Southfields) and S. C. (West Ealing), have all offered sewing machines; we have, therefore, gratefully accepted the one tendered by the first named, and are equally thankful for the great kindness which prompted our other two readers. In addition, P. M. W. (London) has forwarded a five pound note for the purchase of one. We therefore propose, with his consent, to bestow the money upon the poor woman at the rate of 10s. per week, which will tide her well over Christmas, and will, we hope, help her to regain health and strength.

CCXIV.—It will be remembered that the unfortunate subject of this "Human Document" had to pawn her wedding ring. "Mushroom and Wise Symon," touched by the sad case, have kindly forwarded her, through us, a 22ct. ring.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:

CCXV.—A. A. P., 2s. 6d.; J. D., 1s.; "York Bullite," 1s.

CCXVI.—P. G., 2s.; H. E. J., 5s.; "Mayink," 3s.; R. C., 1s.; "Wray," 2s. 6d.; M. R. G., 20s.; S.S. V., 1s.; "Bachelor," 5s.; "Baby Marjorie," 2s. 6d.; "Seafarer," 2s. 6d.

CCXVII.—T. G., 1s.; M. H., 1s.; "A Worker," 1s.; H. W., 1s.; "A Neighbour," 5s.; "Ivy Mary," 1s.; "Infelix," 2s.; "Spud," 1s.; "Machine," 2s. 6d.; "Fag," 4s.; "Bobbie," 5s.; "Christian Socialist," 2s.; E. L. F. B., 2s.

OUR COLLECTING BOXES.

By the kindness of many of our readers we are enabled to add to our "Human Document" fund by means of collecting boxes, which they are good enough to place on their premises. We shall be glad to hear from others willing to assist in this work.

LONDON.—Mr. E. Underwood, Bromley Arms, Fairfield Road, Bow, 1s. 1d.; Mr. A. H. Standbrook, Old Clay Hall, Old Ford Road, E., 1s. 4d.; Messrs. Marsden and Co., 108, Bow Road, E., 6d.; Mr. M. Weiner, 273, Kingsland Road, N., ½d.; Mr. A. Pink, The Bell, 136, High Street, Shoreditch, 1s.; Mr. W. J. Ball, Printers' Arms, Lower Kennington Lane, S.E., 7d.; Mr. A. E. Gilbert, City Arms, Devons Road, Bow, 1s. 5½d.; Mr. B. Barnett, 266, Devons Road, Bow, E., 1d.; Mr. E. A. Osgood, Bricklayers' Arms, Narrow Street, Limehouse, 6d.; Mr. A. Johnson, Distillers' Arms, 28, Hancock Road, Bromley, 9d.; Mr. W. Blyth, Bell and Mackerel, 333, Mile End Road, E., 1s.; Mr. S. Brandon, 227, Mile End Road, E., 1s.; Mr. B. Benjamin, 65, Canal Road, Mile End, E., 1½d.; Mr. F. Shields, The Cricketers, Newington Butts, S.E., 1s.; Messrs. D. Brackman and Son, 202, Jubilee Street, Mile End, E., 2d.

GLASGOW.—Mr. A. Stevenson, 180, London Street, 3s. 1d.; Mr. J. Proctor, 36, Shuttle Street, 4½d.; Mr. W. Ormond, 337, Sauchiehall Street, 4d.

EDINBURGH.—Mr. R. Thomson, 11, St. Leonards Hill, 7d.; Mr. F. Stevens, 69, Clerk Street, 11d.; Mr. W. Anderson, 3-5, W. Richmond Street, 4½d.

Total: 16s. 3¾d., of which we have allocated to CXCVII. 6s. 3¾d. and to CC. 10s.

A Bull-hit in "Bullets" wins £100. See page 595.

SKETCHES IN COURT.

NO. I.—MR. JUSTICE BARGRAVE DEANE.

By TABERNA.

Almost every day in the Second Court of the Probate, Divorce and Admiralty Division, you may see a clean-shaven, ruddy-faced, be-spectacled old gentleman sitting in the seat of justice.

Such is Sir Henry Bargrave Deane, at the end of his sixty-sixth year. All his life, except those early days of preparation spent at Winchester and Balliol, has been given to the service of the law. At the age of twenty-four he was called to the Bar; before he was forty he was Recorder of Margate; at fifty he took silk; nine years later he was appointed a Judge; and outside his profession he had no interests or ambitions. He never wooed the House of Commons; instead, he wrote a treatise on the law of blockade.

Every day he gives fresh proof of his meticulous thoroughness his scrupulous care. Foreign masters and seamen play a great part in the British mercantile marine, and witnesses in his court often speak a kind of broken English that is not easy to understand. So it sometimes happens that a question arises as to what a witness did or did not tell the Court. The Judge turns over a page or two of his notes, and remarks: "What the witness said was"—so and so.

In the nautical cases, two Trinity Masters in blue broadcloth and gold buttons, sit with him as Assessors; before them lies the silver oar of Admiralty. When the bearded, sea-bitten captains and the Judge confer together, it is interesting to watch the play of mutual confidence and mutual appreciation. Then the usher calls for silence and judgment is given. "That does not explain" is a phrase which he frequently uses in the consideration of legal arguments; "I think the justice of the case will be met" is another formula often on his lips in awarding damages.

This Admiralty Court strikes the spectator as being an untidy court. It is not too well lighted—it is almost dingy—and there seems to be a perpetual and very particular litter of all manner of large and unmanageable papers and of elaborate charts, that, once unfolded, demand the skilled energies of several clerks in the task of again reducing them to shape and order. A large blackboard, marked with the points of the compass, straddles across the King's Counsel's seats in such a position that it can be easily seen and referred to as the case proceeds, and on it are from time to time performed intricate manœuvres with little wooden models of ships. A sleek-haired young man, an officer of the Court, tugs at his moustache and watches all these proceedings with apparent boredom; in the public gallery upstairs two or three shabby loiterers may often be seen restlessly asleep upon the hard oaken benches. The Courts of England are open to the public, and these fellows know their rights. They are a queer illustration of the interest in Britain's sea-power; a subject for a Hogarth.

In Divorce matters, Mr. Justice Bargrave Deane's manner is in contrast to that of some of his predecessors. He listens, writes, and interjects an occasional observation, but he never betrays the slightest personal interest in what is going forward. He is a past master in the art and science of detachment. And with all this, he is a man of strong opinions, zealous for justice, jealous for the traditions of his office. A few months ago, on one of the rare occasions which find him deeply moved, he administered a severe rebuke to a member of the junior Bar appearing before him. "I will tell you point blank what I think," he exclaimed angrily. "I think you are simply put up to throw mud, and I think it is a disgraceful exhibition. I say it looks like it. It sounds like it."

STRICT NEUTRALITY.

A SCREAMING FARCE.

By WALTER MOORE.

ACT I.

SCENE: *An East End working men's club.*

Mr. WASHWHITER, M.P., *a Radical Minor Minister, disclosed concluding an address to an audience composed mainly of his constituents.*

Mr. WASHWHITER: Having touched briefly on the tremendous issues at stake, I cannot now too strongly emphasise the importance of preserving a strictly neutral attitude. (*Loud groans and cries of dissent.*) Of course, Mr. Chairman and gentlemen, we all know where our secret sympathies lie—(*uproarious cheers*)—and it is difficult for us to maintain a calm and unbiased attitude whilst those four unselfish Christian States are nobly struggling with a persecuting pagan power for the succour of their co-religionists in Macedonia. (*Deafening cheers.*) But in view of the fact that Great Britain has intimate political relations with the Turkish Empire—(groans)—and is herself in a sense a Mohammedan power, Imperial interests impose on us the obligation to say and do nothing to offend the Moslem world. As a Minister, that obligation lies more heavily upon me than upon you. Consequently I owe it to my Party to exercise the utmost care in the public expression of my opinions. For this reason I have carefully refrained from stating whether my sympathies are with our fellow Christians, or with the unspeakable Turks—(*a laugh*)—and I trust you will exercise the same restraint when discussing the war with your friends.

A VOICE: Nor 'arf we won't! (*Derisive cheers.*)

Mr. WASHWHITER, M.P.: In such a case as this we have need of the philosophic mind. We must school ourselves to read without undue elation the reported successes of the Balkan Christians, and without excess of spleen rumours of Turkish atrocities upon the Bulgarian and Servian troops. The official neutrality of the Government is of small use if the people of this country permit themselves the expression of biased views as regards either of the combatants. And I do not hesitate to ask you, on behalf of the Government—whose position is a critical one—and of myself, to restrain your natural sympathies, and await events. At the same time, should there be some among you who are eager to express practical sympathy with the Balkan Christians, I suggest that it would be a blessed and gracious thing to send a small donation to the *Daily News and Leader* Balkan War Fund. (*Loud cheers.*)

ACT II.

SCENE: *The House of Commons.*

VISCOUNT WOLMER: I beg to ask the Prime Minister whether his attention has been called to a speech by a colleague at a working men's club in the East End of London last Friday week, in which he expressed sympathy with the Balkan League in their present war with Turkey; whether this represents the attitude of his Majesty's Government; and whether England no longer occupies a position of strict neutrality.

Mr. WASHWHITER: My right hon. friend has asked me to reply to this question, in so far as it concerns myself personally. I assume that the hon. gentleman refers to the lecture which I delivered last Friday week, at the request of members of a working men's club in my constituency, upon the situation in the East. I gave an account of the issues as they presented themselves to both combatants, and I emphasised strongly the neutrality of this country. Upon some discontent being expressed with that neutrality, I declared that sympathy might be expressed by subscriptions to a fund for the sick and wounded. I am grateful for the opportunity of making this explanation.

A MEMBER: May we understand, therefore, that the right hon. gentleman expressed no sympathy with one side or the other?

Mr. WASHWHITER: It is quite possible I expressed sympathy with all countries, and I certainly emphasised the neutrality of this country.

OFFICER OF THE TURKISH LEGATION, in Distinguished Strangers' Gallery (*sotto voce*): What does he take us for—asses?—idiots?—Bah! (*Curtain.*)

Our target is being hard hit. Page 595.

PUBLIC TRIAL OF THE PELMAN SYSTEM OF MIND TRAINING.

AMAZING EVIDENCE FOR CONSIDERATION By "JOHN BULL" JURISTS.

Another astounding batch of letters has poured into our offices with reference to the splendid work of the Pelman School.

Our readers will remember that in our October 19th issue a challenge was thrown out to all readers of JOHN BULL by that enterprising and world-famous Institution, the Pelman School of the Mind. This challenge was to readers who are, or have been, pupils of the Pelman School. It invited them to send direct to us their confidential opinions of the Pelman Mind Training Course. We on our part were to be at liberty to select for publication such of the letters as we liked, whether favourable or otherwise.

We have read through all the letters which our readers have sent to us, and we confess we are unable to find even one letter in which there is breathed the slightest dissatisfaction.

Such unanimous expression of praise is phenomenal even for so renowned an Institution as the Pelman School.

The first letter given below, from a young man who is winning his spurs in a widely known London Limited Company, is typical of many others which speak of the money value of this wonderful training.

In view of the fact that this correspondent is engaged in work of a public nature, he does not desire his name to be published, although such is disclosed to us by his business card.

This is what he says:—

SALARY DOUBLED.

"It is not difficult to say what the Pelman Training has done for me. When one has struggled for 14 years with a salary which never got above £100 a year and then has enjoyed a subsequent 9 months during which the salary not only jumped the £100, but jumped the £200, one can appreciate the value of the training.

"It is absolutely the finest money-maker I know. The lesson on Ideation—(Lesson 6, if I remember rightly) is alone worth ten times the fee paid for the whole course—at least it was to me. It gave me an idea which meant £250 a year profit to my firm and an increase in my salary (per year) of over 10 times the cost of the course.

"I cannnot say too much for the Pelman Training. It has made a new man of me—mentally and physically. The horrible fear that I used to have of making a 'fiasco' of any new enterprise has entirely deserted me (thanks to the Pelman Training), and I tackle new work now with an energy and self-reliance which is surprising." (R.4138.)

What a great relief it must be to this young man to have more than doubled his salary in less than a year! We congratulate both the Pelman School and the student upon his success.

A railway man, who quotes his registration number as L. 4,053, makes claims for the system which to our knowledge have never been found in any of the advertisements of the Pelman School. He writes from Walthamstow, and says:—

NEW CLAIMS.

"It is the one school where you can obtain knowledge that is sure to be some use to you. All the lessons are good, but the two that most appealed to me were the lessons in 'Perception and Observation,' the practice of which besides supplying me with a good deal of information and enabling me to learn things far more quickly *has had a most surprising effect on the sight, strengthening the eyes to such a degree that I think the exercises should be prescribed for cases of eye-weakness.*

"Lessons 8 and 11 are also good for clearing away the cobwebs and making a good mental refresher. But the great benefit that is derived from the 'course' is that it makes all learning a pleasure. I completed my course three months ago and am still studying the lessons, for I feel better every time I read a lesson through."

Even people who are past middle age have their mental powers greatly increased from undergoing the Pelman Training.

Over a score of letters in our hands from elderly readers of JOHN BULL prove this to be beyond doubt. We have only space to quote one from "L. J.," Nottingham:—

"Though taking up the Pelman Course late in life it has done for me far more than my highest anticipations. It has taught me how to think and act quickly. I have now greater confidence in my own ability. I rely upon my own efforts rather than copy others. I would strongly recommend the course to young men starting out in life."

The Pelman Mind and Memory Course it would seem, from many letters we have received, is just the training which every man or woman requires before taking up the specialised education peculiar to his or her future occupation.

The Pelman Mind Training is the foundation for all knowledge. The many hours wasted by young lawyers trying vainly to memorise "cases," by students preparing for exams., by business men trying to learn all the details peculiar to their special trades or profession—all these wasted hours would be saved if the Pelman Course had been taken as a preparation to such efforts. With reference to this point we can only find space to quote one letter from an ex-student of the Pelman School, who is now working in H.M. Dockyard, Portsmouth. His letter reads:—

FOUNDATION OF ALL KNOWLEDGE.

"As a student of the Pelman School, I would heartily recommend anyone who thinks of taking up any of the widely-advertised Correspondence Courses of Technical Instruction to lay a good foundation: *first*, by taking the Pelman Course. I know many who start off on a long course of technical instruction, but find that, owing to lack of concentration, they are unable to complete an indefinitely long course. With the Pelman Course as a basis, memorising is systematised, concentration and will-power are cultivated, and if the longer technical courses are taken later, there is a much better chance of their fulfilling expectations owing to the scientific preparation of the ground beforehand."

From the above letters it may be seen that the Directors of the Pelman School do not make all the claims for their systems of mental training to which they are entitled.

SUMMING UP.

Summing up the weight of evidence before us, we are forced to the following conclusions:—

(1) The Pelman Course of Mind Training is well conceived and well carried out.

(2) The training lifts many a man and woman out of the rut and places them in a more highly-paid position.

(3) Even elderly men and women derive advantage from its study which well repays the outlay involved.

(4) As a preliminary to specialised education common to the Universities, Classes of Technical Education, and business life, the Pelman Training has no equal, and is the one thing needful to save the wasted hours common to those periods of study.

OPINION OF THE LORD CHANCELLOR.

Speaking at Bristol, last week, the Lord Chancellor declared that "our engineers, our lawyers, our doctors, our administrators, our inventors, *cannot keep in front in the race*, or hold their own amid the rivalry of talent, *unless their minds are widely trained.*" As Lord Haldane's view is but a publicly expressed opinion of what all our great intellects are thinking, we feel constrained to believe that the Pelman Mind Training will amply repay the cost of the Course in additional mental powers and increased earning power.

We again thank the Directors of the Pelman School for placing at the disposal of JOHN BULL readers Courses at a specially reduced fee, and feel sure that our readers will hurry to avail themselves of the privilege. We warn our readers against the unwisdom of delay, as we understand that this special offer to JOHN BULL readers cannot be extended indefinitely. There is thus the necessity to write in for particulars at once. Every reader who writes up *now* will have returned to him, with full particulars of the Pelman Course, as accepted by H.M. the King on behalf of H.R.H. the Prince of Wales, a presentation copy (post free) of the current number of the illustrated Pelman Magazine of the Mind. Whatever your occupation, you owe it as a duty to yourself and yours to send a postcard for this Magazine. Address your card, The Secretary of the Pelman School of the Mind, 15, Wenham House, Bloomsbury Street, London, W.C.

Make it your aim to win a "Bullet" prize. See page 594.

THE BALKAN PLAYGROUND.

III.—MONTENEGRO.

By Herbert Vivian.

The approach to the Black Mountain is worthy of the glories of this old eagle's nest. You steam down an azure Adriatic, past scenic splendours, and architectural marvels of the Middle Ages; then through a succession of fairy bays to quaint Cattaro, so huddled at the foot of a great rock that building must have ceased for centuries. Then you crawl for hours up an excellent road, which looks like a zig-zag of white ribbon from below. Then what a panorama at the summit: a glorified Riviera behind you, and tumultuous torrents of volcanic rocks as far as the eye can see ahead. At last the Capital, mainly little white and red houses nestling in green gardens.

Pleasant Prisons.

But Cettinje has been visited by personally-conducted tourists, who return home to style themselves explorers, so I must hasten on. Among my most vivid impressions are the glow-worms and fire-flies on the long drive to Podgoritsa, now the King's headquarters; fine trout at the rugged inn; a thriving tobacco-factory; and above all, the cosy gaol. Even Mr. Churchill, in all his kindness, never dreamed of the indulgence to prisoners and captives which is given as a matter of course in Montenegro and Roumania. Not here the deep dark dungeons where brigands and politicians clank their heavy chains as in Bulgaria and Servia. Just a bright white building divided into two parts for the different sexes. There are no limits to the privileges of conversation, food and luxuries may be brought by friends outside, smoking is allowed everywhere; indeed there is very little difficulty in obtaining leave of absence on an emergency, for it is safe to take a Montenegrin's word that he will return. Besides, where could he go? Real crime, according to the national code, is practically unknown: the few inmates are confined in consequence of some blood-feud, and feel no shame.

Frontier Sport.

The King graciously lent me his yacht for a tour round the Lake of Skutari, but we were warned not to go too near the Turkish shore, lest mischievous Albanians should seize the opportunity for a shot at His Majesty's flag. That sort of excitement is always to be found on the frontier, and I remember being restrained from inspecting some Montenegrin block-houses because we were likely to receive a few bullets through our hats. There is, however, plenty of other sport to be had in the neighbourhood, the sea-fishing and wood-cock attracting many yachtsmen from afar.

A Kindly King.

King Nicholas once said that his daughters were his most valuable exports; he is himself the most interesting asset of his country. All the chivalry and courage of the Middle Ages are combined in him, with the diplomacy, polish and shrewdness of modern civilisation. And his keen sense of humour expends itself in kindly jests for all. I remember sitting with him in his garden one summer afternoon. All sorts of people—popes, peasants, foreign representatives—strolled in as they pleased, sat at his table, partook of coffee, liqueurs, and cigarettes, and were kept in a constant state of merriment. But no one would have dared to take a liberty, and he could be very serious when he chose. One of his epigrams is that "A Prince must be a Liberal; his subjects should be Conservatives." And this he has contrived to fulfil, for he has now reigned for 52 years as a beneficent autocrat entirely by the will of his people.

The Last of the Heroes.

As for the Montenegrin people, they are also unique. Giants in glittering costumes stroll all over the streets with arsenals of weapons in their belts. They deem work beneath them, but thrive on frugal fare. And as for fighting—there are authenticated stories which beat the romances of Homer. In one war they had only one single prisoner taken. At the Monastery of Ostrog in 1862, the present King's father and twenty-five men sustained a siege against an army for many days and fought their way back to Cettinje with the loss of but one soldier.

HEARD IN THE TRAIN.

A HOME RULE DEBATE.

First Working Man: I tell yer it won't pawss.

Second Working Man: I tell yer it will.

First Working Man: Git out! 'Ow kin it?

Second Working Man: Why cawn't it?

First Working Man: 'Cos it cawn't; thet's w'y!

Second Working Man: Garn! yer don't know wot yer torkin' erbout.

First Working Man: Don't I? Don' chew make no merstake erbout thet. I'm torkin' sense.

Second Working Man: Come orf it! Not w'en you ses the 'Ome Rule Bill cawn't pass you ain't.

First Working Man: Wot erbout ther Foot an' Mouth Disease, then?

Second Working Man: Well, wot erbout it?

First Working Man: Don't it come from Ireland?

Second Working Man: P'r'aps it do an' p'r'aps it don't. Enny'ow, thet ain't nothink ter do wiv it.

First Working Man: Oh, it ain't, ain't it? Shows 'ow much you know erbout it. Didn't the President o' the Board of Agrerculcher say in the 'Ouse of Commons thet Foot an' Mouth Disease come from Ireland?

Second Working Man: Well, s'pose it do. Wot erbaht it?

First Working Man: Wot erbout it? Ain't yer got no sense at orl? 'Oos goin' to give 'Ome Rule to Ireland w'en its rotten wiv Foot an' Mouth Disease? 'Sides, there's Trinity Collidge, Dublin.

Second Working Man: Eh?

First Working Man: I say, there's Trinity Collidge, Dublin. They won't 'ave it.

Second Working Man: W'y won't they?

First Working Man: 'Cos they won't; see? They knows a thing or two.

Second Working Man: Lay down! 'Ow kin a collidge stop it?

First Working Man: Easy!

Second Working Man: Push orf! If the 'Ouse of Commons parses it, they'll 'ave to 'ave it.

First Working Man: Ho no, they won't.

Second Working Man: Yuss, they will!

First Working Man: I tell yer they won't.

Second Working Man: W'y won't they?

First Working Man: 'Cos they won't—thet's w'y. An' don' chew fergit it. Ulster won't 'ave it neether.

Second Working Man: They'll 'ave to.

First Working Man: I tell yer they won't. They're agoin' ter fight fust. Carson ses so.

Second Working Man: Thet bloke? Git out! 'Oore they goin' ter fight?

First Working Man: Never mind 'oo they're goin' ter fight. They're goin' ter fight.

Second Working Man: But they cawn't fight without they've got somebody ter fight.

First Working Man: So they 'ave got.

Second Working Man: 'Oo?

First Working Man: Never you mind 'oo. It won't be you, enny'ow. You ain't got ther pluck.

Second Working Man: 'Oo ain't?

First Working Man: *You* ain't.

Second Working Man: Oh, ain't I? Fight chew any day, an' chawnce it.

First Working Man: *You* would?

Second Working Man: Yuss, *I* would.

First Working Man: I'll 'it cher in the blinkin' jor if yer give me enny of yer lip, an' so I warn yer.

Second Working Man: *Biff!*

First Working Man: *Biff!*

(*Short struggle and interposition of passengers.*)

Second Working Man: Well, 'e begun it, guv'ner.

First Working Man: I never. *You* did, you 'arf a man!

Second Working Man: Stretford Market, ain't it? Thort so. Sorry I've gotter leave yer, ole son. You an' yer 'Ome Rule Bill wot won't parss! Gurrr!

First Working Man: Orl right, mate. Wait'll I see yer termorrer. I'll——well, bash yer——'ead orf! Wotcher fink of a tyke like 'im, guv'ner?

Result of our second "Bullets" Competition. See page 595.

A Genuine Rupture Cure Sent On Trial To Prove It.

DON'T WEAR A TRUSS ANY LONGER.

After Thirty Years' Experience I Have Produced an Appliance for Men, Women, and Children That Actually Cures Rupture.

If you have tried most everything else, come to me. Where others fail is where I have my greatest success. Send attached coupon to-day, and I will send you free my illustrated book on Rupture and its cure, showing my Appliance, and giving you prices, and names of many people who have tried it and are extremely grateful. It is instant relief when all others fail. Remember, I use no salves, no harness, no lies.

I send on trial to prove what I say is true. You are the judge, and once having seen my illustrated book and read it, you will be as enthusiastic as my hundreds of patients whose letters you can also read. Fill in free coupon below and post to-day. It's well worth your time, whether you try my Appliance or not.

Cured in Five Months.

86, Grove Street, Freehold, Rochdale,
September, 19, 1910.

Mr. Brooks,

Dear Sir,—It is with pleasure I write you these few lines, to inform you that I have been successful with your Appliance I consider I am cured of Rupture, having done without it for six weeks, and only had it on five months, having tried four years with other remedies. I shall be pleased to be of service to you when opportunity comes my way. Thanking you for the good you have done me.

Yours gratefully,
THOS. HOWARTH.

P.S.—Your Appliance is as good to-day as it was when I got it from you.

South African Athlete Cured.

Box 28, Colesberg, Cape Colony,
December 15, 1910.

Mr. C. E. Brooks.

Dear Sir,—I have great pleasure in notifying you that the Appliance I ordered from you last year has absolutely cured me. I wore it for about twelve months, and I took it off for good last July, which is now six months ago, but my reason for not writing to you before was because I was anxious to make sure that I was all right again. I can assure you that I tried three other Spring and Steel Belts, but in this hot climate of South Africa it was absolutely agony wearing them. I played Rugby Football last winter with your Appliance on all the Season. I play tennis three times a week, and do a good deal of swimming, so I am convinced that any man getting one of your Appliances and wearing it properly will be cured, as I am an active chap and go in for all sport, including riding on horse-back. I shall be pleased to write to any party in South Africa for you, recommending your Appliance, as my own opinion is that no man can possibly do so unless he has been or is ruptured himself. I had fully made up my mind to undergo an operation had your Appliance not cured me. In conclusion, I hardly know how to thank you sufficiently for what you have done for me, as sometimes I used to get so despondent, all on account of being ruptured, and words cannot express my gratitude towards your firm and wishing you all success.

Yours faithfully,
ERNEST WEDDELL.

The above is C. E. BROOKS, Inventor of the Appliance, who has been curing rupture for over 30 years. If ruptured write him to-day.

Blacksmith Cured after 20 Years' Suffering.

Smith's Shop,
Kingstone, Hereford.
September 25, 1910.

To C. E. Brooks, Esq.

Dear Sir,—For over 20 years I have suffered from rupture. During that period I have spent pounds in seeking a remedy. When I heard of you I had doubts, for I thought it would be simply another case of failure and expense. Just over six months ago I decided to give you a trial, and I found relief very quickly. But, the best of all, I am pleased to inform you that for over two months I have not used the Appliance, for I am perfectly cured. I am a blacksmith, and can do all the heavy work without being troubled in any way. Please accept my best thanks.

Yours very gratefully,
THOMAS PHILLIPS.

West Indian Gentleman Cured.

Attorney-General's Chambers,
Port of Spain, Trinidad, B.W.I.
December 8, 1910.

Mr. C. E. Brooks.

Dear Sir,—I am glad to be able to inform you that the "truss" (?) I got from you in September is a complete success. It has supported my rupture perfectly since I first wore it. I have been ruptured since I can remember, and tried at different intervals several makes of trusses without success. I was beginning to think I should have to undergo an operation, as the rupture was gradually getting worse. Now, however, I consider myself practically cured. To my mind, one of the great points about your invention is that one does not feel its pressure anywhere, although that pressure never actually relaxes. After the first few days I have not felt its presence any more than I do my trousers suspenders. You are quite welcome to make any use you like of this letter.

Yours truly,
L. H. WHITEHEAD.

Reverend Gentleman Grateful.

Stonyhurst College, Blackburn,
October 13, 1909.

C. E. Brooks, Esq.

Dear Sir,—After a year's wearing on your famous rupture Appliance, I can find no words to express my admiration of such an excellent invention, and the benefit I have derived from its use. That all you claim for it in your book, and all that your clients have said in its favour in their printed testimonials, I can fully bear out and confirm from personal experience. I am sure that hundreds of your Appliances would be instantly ordered if the unfortunate sufferers only knew of its existence. For my part, I feel that you deserve the universal gratitude of mankind for inventing such a cheap and infallible remedy for so wide-spread a complaint, and you are perfectly free to make what use you please of what I say in this letter.

Yours faithfully,
(Rev.) P. O'CONNOR.

Ten Reasons Why

You should send for the Brooks Rupture Appliance.

1. It is absolutely the only Appliance of the kind on the market to-day, and in it are embodied the principles that inventors have sought after for years.
2. The Appliance for retaining the rupture cannot be thrown out of position.
3. Being an air-cushion of soft rubber, it clings closely to the body, yet never blisters or causes irritation.
4. Unlike the ordinary so-called pads, used in common trusses, it is not cumbersome or ungainly.
5. It is small, soft, and pliable, and positively cannot be detected through the clothing.
6. The soft, pliable bands holding the Appliance do not give one the unpleasant sensation of wearing a harness.
7. There is nothing about it to get foul, and when it becomes soiled it can be washed without injuring it in the least.
8. There are no metal springs in the Appliance to torture one by cutting and bruising the flesh.
9. All the material of which the Appliances are made is of the very best that money can buy, making it a durable and safe Appliance to wear.
10. My reputation for honesty and fair dealing is so thoroughly established by an experience of over thirty years of dealing with the public, and my prices are so reasonable, my terms so fair, that there certainly should be no hesitancy in sending free coupon to-day.

Remember:

I send my Appliance on trial to prove what I say is true. You are to be the judge. Fill in free coupon below and post to-day.

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C. E. BROOKS, 455c, BANK BUILDINGS (Corner of Portugal St.), KINGSWAY, LONDON, W.C.

Please send me by post in plain wrapper your illustrated book and full information about your Appliance for the cure of Rupture.

Name.....

Address.....

.....

(Please write plainly.)

MAGISTRATE (to prisoner): "I thought I told you the last time you were here that I never wanted to see you again?"
PRISONER: "Yes, yer Worship, and I told the policeman so—but he *would* bring me!"

OBJECT LESSONS.

A PARTY POLITICIAN.

"Now," said Dr. Bullfrog, "if you will only stop fidgeting for a moment and remember that it is not a pleasant habit to suck your teeth, I will try to draw you a picture which will make your ugly mouths water. You will see I am putting in all the essential symbols: a black coat, a pair of side-whiskers, a sanctimonious smile, a defunct cat, and a bombardment of Easter eggs. What! are you not attracted? That is the Party Politician. Think of all the scrumptious joys which lie behind his mossy face. £400 a year to begin with; then snug sinecures as soon as he has flattered the chief chimpanzee and the millionaire who calls the tune; titles, gold-sticks, embassies, any earthly thing he likes to cry for, perhaps even admission to the Royal Enclosure at Ascot.

"And it is all so easy. I only wonder why everybody is not brought up to be a party-hack. Even the party-machine is not so hard to get on with, when once you find a friend to oil the wheels or pull the ropes for you. Sometimes, of course, it reduces the ambitious to mince-meat, but quite as often it turns out real fat sausages—witless, stodgy, roly-poly creatures, of course, but quite good buffers and passive resisters.

"Remember, there is no other lucrative and respected profession whose only requirements are an amalgam of brass and servility—brass in both senses of the word—phonographic oratory, blankly receptive minds, and an utter absence of conscience or good faith. If I were training a modern statesman, I should restrict his reading to what is sarcastically termed the 'literature' of electioneering, and I should be most hopeful about pupils with bad memories, for the leaflets of one contest are often contradicted flatly by those of the next. All a candidate's duty is is to find out exactly what the voters think they need; then to promise all that and much more without turning a hair. Oh! yes, my dear prospective candidate, I daresay you are wondering how you are to wriggle out of all your pledges later on. Do not worry about that for the present moment. Your immediate object is to wriggle in. Once at Westminster, you can honestly point out that you are not the Government, you are only a pawn in the game; you can only wait and see.

"On second thoughts, I am not sure that I should bring up a son of my own to be a party politician, because the signs of the times suggest that his days may not be long in the land. You can fool some people part of the time, but not everybody all the time, as the old saw says. While politics were merely a game, like football or boat-racing, the Man in the Street was content to take sides, wear colours, yell at meetings, and argue in pot-houses. He regarded Radicals as he might Springboks, Conservatives as the Oxford crew. But now that politicians are dipping deeply into the pockets of the poor, that very humble wage-earners are docked of their beer-money for the sake of invisible sanatoria or the maternity benefits of other people's wives, the game scarcely seems worth the tallow candle. Like football and other exercises, politics seem to be too professional in one sense, while they are not professional at all in another. They are, indeed, run by overpaid amateurs, who have not even learned the game.

"The people's patience will not last much longer; so if you want to make a rich living as legislative dummies, you had better hurry up."

A LUCKY READER.

TEN POUNDS PAID FOR A COPY OF "JOHN BULL."

In our issue of October 19th, we offered Ten Pounds for the copy of JOHN BULL for October 12th, bearing the No. 396484 on the cover, such copy has now been forwarded to us by Mr. Thomas Dixon, Jnr., of 25, Main Street, Cockermouth, Cumberland, to whom we have had pleasure in forwarding a cheque for Ten Pounds. Many readers may be curious as to why we wanted this particular copy—just as they will be wondering why in this week's issue (see page 1) we are making a similar offer for a certain copy of last week's issue. At the moment we can say no more than that they must wait and see.

"Bullets" is still going great guns. See page 594.

"If you have a Sore Throat—cure it now; if you feel one coming on—prevent it now."

Sore Throat is so painful and inconvenient that it cannot be cured too soon. The most easy and pleasant method of doing this is to suck Formamint Tablets.

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THE GERM-KILLING THROAT TABLET

The Earl of Kilmorey writes:—
"I am familiar with the soothing and curative effects of your patent remedy —Formamint."

The Archdeacon of Bristol writes:—
"I habitually carry Wulfing's Formamint with me as a preventive of Sore Throat.

Send for a Free Sample.

If you have not tried Formamint, write to-day for a Sample Supply, which will be sent, together with an interesting booklet, if you enclose a penny stamp for postage when writing.

Please mention this paper, and address A. Wulfing & Co., 12, Chenies Street, London, W.C., manufacturers of Formamint and Sanatogen.

All Chemists sell Formamint at 1s. 11d. per bottle, but be sure it is *Wulfing's* Formamint, as that is the only genuine kind

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OPEN LETTERS, POSTCARDS, AND TELEGRAMS.

To C. F. G. Masterman, Esq., M.P.

DEAR MASTER MASTERMAN,—I am always willing to give you every indulgence, for I know that you are naturally shifty and disposed to whitewash every scandal, especially when it concerns yourself. I do think, however, that you have gone a little too far in your excuse for your indiscretion about the war. As a member of the foolish, I had almost said impotent, Balkan Committee, it was no doubt part of your game to play off the Bulgarians against the Turks and Servians alike. Now that the Christian States of the Peninsula have made an alliance, your sentiments are very naturally on their side. But you ought to have remembered that you are now—for our sins!—a minor member of the Government, and that your public speeches implicate your colleagues. This being so, when you were hauled over the coals in the House of Commons it was surely your duty to make a frank apology and even plead forgetfulness of your present position. Instead of this, you rambled off into a long, disingenuous explanation, which explained nothing. You grumbled that your whole speech had not been reported, as though any newspaper would be foolish enough to worry its readers with all your lucubrations verbatim. Your point was that you had qualified your sympathies by reference to the national neutrality. That reflection, however, can only have been interjected *pro forma*, and the fact remains that you did involve your colleagues in a partisan attitude. However, I find consolation in the reflection that you received a distinct snub from your Chief, and no doubt this will be remembered against you if ever there is any more talk of your promotion. JOHN BULL.

To Mr. J. M. Newby, 54, Church Street, Lowestoft.

DEAR CHRISTIAN FRIEND AND BROTHER,—I have your kind pale blue circular informing me of "A Few Facts About An Exceptional Investment in Canada," and thank you from the deepest deeps of my heart for same. Accept my assurance that I intend to pray for light, and in the meantime I note that this exceptional investment is "a large gold mine in the hands of God-fearing men in Northern Ontario"; that "these men desire to keep this property for the benefit of the Lord's people and His work"; that "immense sums of money have been offered by syndicates for this property and always refused, the owners feeling it to be a trust from God"; that the quantity of gold ore now in sight is "said to be" sufficient to last for many years, "milling at from 75 to 100 tons a day"; that the situation of the mine is on the shore of Emerald Lake, also on an island in the lake, thirty miles north from Warren, Ontario; that you have been four years in Canada, but are not there now; that you "can vouch for the facts and know the directors as God-fearing men"; that one, David Stone, Esq., M.P., Northampton, is also prepared to corroborate the gold mine and the God-fearing directors in every detail; and that if I care to come in while the gold is being got out warm I can have a small block of shares at a dollar apiece, especially if I am quick about it.

As soon as I got your pretty circular, I figured that even supposing the hole your God-fearing men are digging at Emerald Lake on the small capital of 500,000 dollars of other people's money, if they can get it, were not full of gold, it was certain to be full of religious scruples and conscientious convictions, so if you will send half-a-ton of gold ore to me as a sample I will have pieces sent round to all the churches and chapels hereabouts, with a view to exhibition in the vestries. You might also send at the same time a ten cwt. sample of the "rich deposit of iron ore" which you tell me is also in sight to the extent of thousands of tons, and if the engineers at present down the hole have struck any pearls, rubies, diamonds, emeralds, coals, tracts or other precious things, send me a sample of each to raffle among the respective congregations.

And now, my dear brother, I am afraid I must close my letter, as I have an engagement to meet another leader of Christian thought who wants to sell me his coal field in Kent and his diamond and turnip field in Wapping. Please give my kind regards to Dr. David Stone, of Northampton, and tell him that I shall be delighted to consider any special religious observations he has to offer on the subject of this exceptional investment. JOHN BULL.

To Sir E. C. Perry, M.D., Superintendent, Guy's Hospital, London.

SIR,—I have written so often about the shameful treatment of patients brought to Guy's Hospital that I do not think I need have much compunction in stigmatising it—in the words of the vice-chairman of the Southwark Guardians—as a scandal and a disgrace. Over and over again the coroners' courts of London have revealed cases at the point of death which have been turned from the doors of the hospital with the most callous inhumanity, treated after long delay, or treated by incompetent or careless hands—turned away to die. Over and over again coroners and coroners' juries have criticised and denounced in unsparing terms the administration of the hospital. Over and over again representations have been made to the Committee, and they have been treated with contemptuous silence. It is impossible to obtain defence, apology, regret, or amendment.

I know the record of Guy's too well, Sir, to hope that the latest scandals will be the last. A woman was brought in. She had been unconscious for 14 hours, as the doctor who professed to examine the case was told. Nothing much was the matter with her, he said—"only slight concussion," and she was ordered away to the workhouse infirmary, where she died from laceration of the brain and fracture of the skull, a condition of things which must necessarily have been discovered if she had been placed under competent observation. The vice-chairman of the Guardians told of another woman taken in a dying condition to your hospital, kept waiting for five hours, and then sent down in a cab to the workhouse relief station "and there left, the cabman driving off after dumping her down." "A second case," he went on to say, "is that of a man similarly brought to the relief station in a moribund condition. He was suffering from cancer in the neck, and was in such a state that instead of removing him to the infirmary, they had to send him to St. George's Workhouse, where he still lies in a serious condition."

What the subscribers think of it is not for me to say, but I can at any rate tell them what their duty is—it is that of withdrawing from the income of the hospital every penny of their subscriptions until there is a radical reform in the administration. JOHN BULL.

To Miss Helen Barker, Beckenham.

DEAR HELEN,—I am sorry to see you are getting in bad odour (in more ways than one) with your local authority on account of keeping so many dogs in your house, but you must admit that ten canine pets is rather an excessive number. I can quite understand your reluctance to part with your four-footed friends, but would suggest that your best way out of the difficulty would be to get married and see if you can't provide yourself with two or three little Barkers of another sort. Babies may be more troublesome to rear than dogs, but they are not subject to the mange. Moreover, the marriage licence covers any number, whereas you have to pay seven-and-sixpence for each new doggie. Think it over. JOHN BULL.

To George Saintsbury, Esq.

NEGATIVE SIR,—Someone has sent me a copy of my newest contemporary, containing an article by you on "Scott and Balzac," from which I extract the following:

> It would *not* be a quite *un*pardonable thing if a person, *not* wholly ignorant of either of the two great novelists whose names stand above, but *not* very thoroughly acquainted with either, and *not* given to critical consideration, were to think and speak of them as *not* merely different but opposed to each other in every possible way. He might even (if he knew a little more, but *not* enough) point to the contempt with which both English and French admirers of Balzac have often spoken of Scott; and to the scanty relish, if *not* the positive disapproval, which *not* a few English admirers of Scott have shown towards Balzac.

I am assuming that you are the "Professor of Rhetoric and English Literature" at Edinburgh University. If so, you evidently do not practise what you preach.

JOHN BULL.

Rufus Isaacs, Attorney-General.

Announcement Royal Commission Judicial Reform with promise legislation satisfactory, but for Heaven's sake don't pack it with judges and lawyers. BULL.

Our "Bullets" prizes AGAIN Increased. See page 595.

NEWS OF THE CONFLICT—

AND CONFLICT OF THE NEWS!

LETTERS FROM JANE ANN.

[Being communications from a young person to her friends and relations.]

By Moore Anking.

NANTYPWLLARNY,
RHWDUDLANGOCH.

DEAR MOTHER,—I can't quite make out the meen-ing of your last letter. First you say Aunt Margaret's on her last legs, and then you say she's in bed and can't move. I don't know what to make of it.

Best thing I can do is to come home and help solve the miss-tery. If any-thing was to happen to Aunt Margaret, and all her goods and effecks got nobbled for the blighted and be-nighted heathen, peeple would say her relashuns couldn't have been awake. I should never hope to be for-given.

Poor auntie, since I got your letter she seems to be always in my thoughts. Every-thing seems to re-mind me of her—from the sealing over-head to the wash-stand under-neath. Seems as if she was spread all over the seenery.

You remember how she used to come to our house and preech about woman's rights, don't you, mother? Oh, but she could rattle on, didn't she? I used to en-joy lissning to her when I was ever so little. I'd any time sooner have seen auntie's jaw work up and down in those days than have had a Noah's hark as big as a brewer's dray.

She didn't use to talk so much about her rights after she was more thurrowly ack-wainted with uncle's lefts, did she, mother? I s'pose when she got fairly under the soffning influence of marrid life she had something else to think about. Why that should be I reelly can't tell, p'raps Bert may know.

You ought to find out if aunt's bought in her stock of flannil for the winter. Don't you let her be silly and have a lot of things made up if she isn't likely to wear them. Pair of this, and pair of that, why you can have a roll spoiled in no time. And I don't want to walk about in a lot of miss-fits. 'Tisn't as though I was on my last legs, too. Pair I've got's as good to-day as when first pre-sented.

To my mind, mother, if aunt reelly is going, p'raps its all for the best. She'll be more comfortable laid against uncle—and a lot warmer—than she would be in her top back room, sing-ing all about Greenland's icy mountains and with no com-panion only two cats and a penn'orth of coke.

I don't think there's another word I can stop to say, not at this minnit, except to ask you to give my love to auntie, and cheer her up all you can. Tell her she's had her full time and a bit over—any-thing to brighten her for the journey. I should like to talk to her a bit myself—I will, too, if I get home soon enough. In the meen-time, I remain

x x x Your loving daughter, x x
JANE ANN.

[To be Concluded.]

We are glad to say that our invitation to readers to give their opinion of the Pelman course of instruction has resulted in a great mass of evidence, all to the effect that, in addition to an improvement in memory, a quickening of the mental faculties generally has resulted. Our readers will remember that last week we published various letters selected from a number received, and since then a considerable further batch has come to hand. These are all of the same tenor, and it is therefore unnecessary to say more than that they fully corroborate what we have previously said in favour of the Pelman system.

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An Experienced Chauffeur.

Nervous Indigestion, Constipation—

Ten times better off, and able to do anything, is the happy condition of Mr. E. Woodford since Phosferine released him from the paralysing grip of nervous disorders. In place of the days overshadowed by nervous fatigue, doubts, despondency, and indigestion, Phosferine has braced him with a surge of energy and given him that *contented mind* and confidence which comes from feeling *sure* of being self-supporting—sure of being able to *use all his powers* to earn a livelihood. So deep-seated, so long-established was Mr. Woodford's nervous exhaustion and overstrain, that the *immediate* relief effected by the first few doses of Phosferine, and his *complete* recovery in almost three weeks, has convinced him his sufferings could have been *prevented* by an earlier use of the tonic. It was by no chance, no accident, that Phosferine enabled this experienced chauffeur to enjoy sound sleep and wholesome food so speedily, for the tonic started the *feeble, inactive nerve centres working again*, and made them able to generate all the energy needed to prevent work becoming too toilsome and exhausting.

Most Skilfully Cured.

Mr. E. Woodford, 17, Nelson Street, London Road, Leicester, writes:—"I am very pleased indeed with the result of taking Phosferine. Overwork and constant strain caused me to get run down. I always felt tired, got constipated meal time I absolutely dreaded, it meant a constant recurrence of the sharp stabbing chest pains and discomfort that usually attends this complaint. My nerves were unstrung, and, in fact, my whole system was preyed upon by a succession of troubles. Being a chauffeur, which, of all work, demands fitness, my disordered health naturally was a source of much anxiety. I determined to give Phosferine a trial, and the improvement I *immediately* obtained induced me to keep on with it. Now I look *ten times as well* as I did a month ago, and *feel as well as I look*. Since taking Phosferine my nerves have become steady and sure, whether tackling the heavy London traffic or rushing along the country roads, and my indigestion and other troubles have wholly disappeared."—May 17th, 1912.

PHOSFERINE

GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

NEURALGIA	MATERNITY WEAKNESS	INFLUENZA
RHEUMATISM	NERVOUS HEADACHES	HYSTERIA
BRAIN-FAG	SLEEPLESSNESS	EXHAUSTION
LASSITUDE	PREMATURE DECAY	MALARIA
INDIGESTION	ANAEMIA NEURITIS	NERVOUSNESS

And all disorders consequent upon a reduced state of the nervous system.

The Royal Tonic.

Phosferine has been supplied by Royal Commands to

The Royal Family
H.I.M. The Empress of Russia
H.I.M. The Dowager Empress of Russia
H.M. the King of Greece
H.M. the King of Spain
The Imperial Family of China

And the Principal Royalty and Aristocracy throughout the World.

The 2/9 size contains nearly four times the 1/1½ size.

Which Story Does Your Mirror Tell?

ROYAL HAIR SPECIALIST'S APPEAL TO THE WOMEN OF ENGLAND.

APPALLING INCREASE IN BALDNESS AND HAIR POVERTY DUE TO NEGLECT OF PROPER TREATMENT.

Which story does your mirror tell?

Which story will it tell in a few years'—months'—possibly weeks' time?

Unless you are caring for your hair—unless you are giving it a daily two-minutes' "Hair-Drill," it will assuredly tell the terrible story of the mirror on the right of this picture.

AN EARNEST APPEAL.

This danger is not at some far distant day—it is near you now, and Mr. Edwards issues this appeal to the women of England to save their hair before it is too late. Unless you start now—to-day—your simple "Harlene Hair-Drill" you stand in danger of losing all your tresses. It does not matter if your hair is strong and vigorous to-day, it does not matter if it always has been healthy—unless you start now to give it the treatment it demands, it will, sooner or later—possibly within a few weeks or so—begin to show signs of neglect. These are the signs of hair health failing:—

Hair falling out,
Brittle hair,
Losing its elasticity,
Losing its gloss and lustre,
Splitting at ends,
Becoming faded and grey,
Falling out literally in handfuls.

If none of these symptoms have shown themselves as yet do not delude yourself into thinking that all is well with your hair.

Many women—and men, too—in the past have thought so to their sorrow. There is an appalling increase in baldness in England to-day due to this mistaken feeling of security. Mr. Edwards receives daily scores of letters from ladies and gentlemen imploring him to save them from hair poverty.

Here is a valuable Free Gift which will enable you to look fearlessly in your mirror and banish all thought of hair poverty. By filling in the Coupon below you may obtain Free this valuable Triple Toilet Outfit: (1) A bottle of Harlene for the Hair. (2) A packet of Cremex Shampoo for the scalp. (3) A copy of Mr. Edwards' private book of Harlene Hair Drill.

THE ONLY REMEDY.

But why hair poverty at all?

Mr. Edwards has been able to restore the health and strength to some hundreds of thousands of heads by the use of "Harlene Hair-Drill." But he appeals to you not to wait until your hair has begun to suffer, he appeals to you to start now, while your hair is healthy, and guard against all the perils which beset your hair.

"Harlene Hair-Drill" not only insures your hair against all dangers which threaten it, it will positively restore your hair's health even after years of neglect or improper treatment. Even if your hair has been poor for years, "Harlene Hair-Drill" will make it strong and vigorous.

Even if you are quite bald, "Harlene Hair-Drill" can and will give you once more gleaming, flowing tresses with the natural glow of health.

So appalling is the increase in hair poverty and baldness in England to-day that many people have come to regard falling and thinning hair as natural and unpreventable. Mr. Edwards, with the authority of a Royal Hair Specialist, tells you that it is *not* natural and *is* preventable, and he appeals to you to concern yourself to-day with your hair's health.

It is because he so earnestly wishes all ladies and gentlemen to enjoy perfect hair health that he makes the astonishing free offer printed at the bottom of this announcement.

NATURE'S OWN HAIR-GROWER.

"Harlene Hair-Drill" is Nature's own hair-grower. It is not a chemical stimulant, forcing an unnatural growth. Nature rebels against such treatment. Mr. Edwards couples with his appeal a warning against the use of chemical "hair-forcers."

"Harlene Hair-Drill" cures all the following hair and scalp disorders. Just by practising "Harlene Hair-Drill" for two minutes every day (as shown in the book given with each Free Toilet Outfit) you remove the following hair ill-health conditions:—

—Total Baldness (even of years' standing),
—Partial or Patchy Baldness,
—Thinning of Hair over the temples,
—Thin, weak, straggling Hair,
—Hair which splits at the ends,
—Hair which falls out whenever brushed or combed,
—Dull, dead-looking, lustre-lacking Hair,
—Dry, brittle Hair,
—Greasy, inelastic Hair,
—Deposit of Scurf and Drandruff,
—Discoloured Hair,
—Irritation of the Scalp.

GENEROUS FREE GIFT TO EVERY READER.

Below there is printed a coupon.

Fill it up and send it (with 3d. in stamps to pay postage of return outfit) to the Edwards' Harlene Co., 104, High Holborn, London, W.C.

In return you will be sent the following Free Hair-Growing Toilet Gift. It contains:—

1. A trial bottle of that delightful hair-food and tonic-dressing "Harlene for the Hair."
2. A packet of "Cremex" for the Scalp, a delightful Shampoo Powder for home use, which thoroughly cleanses the scalp from Scurf and prepares the hair for the "Harlene Hair-Drill" treatment.
3. Mr. Edwards' private book of "Hair-Drill" Rules, which shows you how, by practising them for two minutes a day, you can put a stop to the falling or fading of your hair, and restore the latter to luxuriant, healthy, and lustrous abundance.

All chemists and stores sell "Harlene for the Hair" in 1s., 2s. 6d., and 4s. 6d. bottles; "Cremex" in 1s. boxes of seven shampoos, single shampoo 2d., or you can obtain them post free from the Edwards' Harlene Co., 104, High Holborn, London, W.C.

But first write for the seven days' Free Course of "Harlene Hair-Drill." Fill up this Coupon. Post it to-day (with 3d. in stamps to pay carriage of Outfit). By return the complete Triple Toilet Outfit will be yours—to rescue your hair from the perils that are attacking it and to render it once more attractive, abundant, glossy, bright, and full of colour.

THIS COUPON ENTITLES YOU TO ONE WEEK'S "HARLENE HAIR-DRILL" OUTFIT FREE.

To the EDWARDS' HARLENE CO.,
104, High Holborn, London, W.C.

Dear Sirs,—Please send me by return of post a Presentation Toilet Outfit for practising "Harlene Hair-Drill." I enclose 3d. in stamps to pay carriage to any address in the world. Foreign stamps accepted.

NAME .....

ADDRESS .....

J.B., Nov. 2nd, 1912. .....

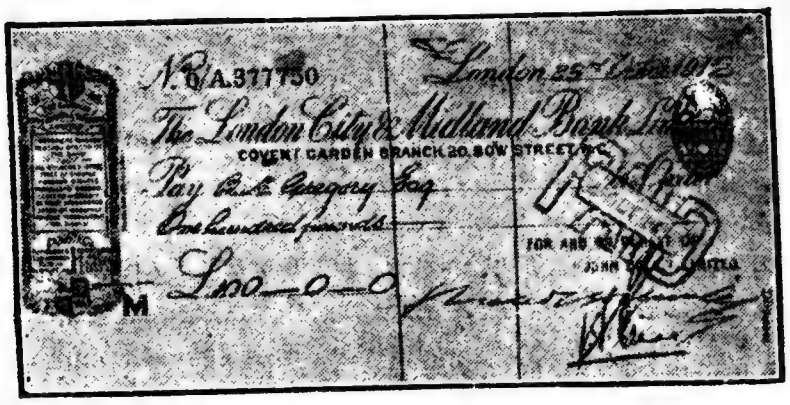
BEGGAR: "I beg your pardon, kind sir——"
OLD GENTLEMAN: "Certainly, my good man, a pleasure——I thought you were going to ask for money!"

OUR FIRST BULLET WINNER.

GENEROUS DONATION TO OUR "HUMAN DOCUMENT" FUND.

INTERVIEW WITH MR. GREGORY.

On Wednesday last we had the pleasure of handing our cheque (reproduced below) for £100, to Mr. B. M. Gregory, of 42, Nelson Square, Blackfriars Road, the fortunate winner of our first Bullet Prize of £100. He is a very intelligent-looking man, aged 28, and a widower, having had the misfortune to lose his wife within seven months of his marriage. He is the eldest son of ex-Councillor Thomas Gregory, proprietor of Garth Engineering Works, Taffswell, Cardiff; by profession he is a book-keeper and accountant. Upon the death of his wife he took up his residence in the United States, where JOHN BULL was


No. A.377750
London 25th October 1912
The London City & Midland Bank Limited
COVENT GARDEN BRANCH 20 BOW STREET W.C.
Pay B. M. Gregory Esq.
One hundred pounds
£100—0—0
FOR AND ON BEHALF OF
"JOHN BULL" LIMITED

regularly forwarded to him by his parents who, he is good enough to tell us, are staunch supporters of the principles for which we contend. He has generously contributed £10 towards our "Human Document" Fund, which we are apportioning in accordance with his instructions.

By the way, it is a distinct encouragement to those who are unable to win prizes in other contests that, although Mr. Gregory has spent a considerable sum of money and much time in entering numerous competitions run by a variety of other papers, this is the first occasion that any substantial reward has attended his efforts.

THE CANON EXPLODES.

HORSLEY'S FAULTY AMMUNITION.

We have received a letter from Canon Horsley, of Detling Vicarage, Maidstone, in reference to our statement that his name appeared as one of the Committee of Reference on the notice board of the "Babies' Home" at Tooting, conducted by Mrs. Kinghorne, at which four children had died within a week! The Canon's rejoinder is as follows:—(1) The Home was opened six months ago. (2) He left London twelve months ago. (3) He never heard of the existence of the place until he saw the account of the inquest.

The rev. gentleman concludes with the surprisingly naïve statement that it seems to him that we have therefore "narrowly escaped another of those prosecutions for libel with which we are familiar." We must really, however, give the Canon credit for having more common sense than he apparently poses as possessing. Our statement was merely that his name appeared as one of the "Committee of Reference," and as this was done without his permission, and doubtless on the strength of it charitable people subscribed to an undesirable object, he should direct his artillery upon the person who so impudently abused his reputation.

A CHANCE FOR CARLISLE'S CHIEF CONSTABLE.

Following our reference to the allegation that the unsuccessful prosecution of a Cardiff motor-car company was due to the firm refusing to provide free "joy rides" for the Chief Constable, a meeting of the Watch Committee was held, when it was decided that the Home Office should be asked to conduct such an enquiry. To this request Whitehall replied that the Watch Committee were the proper people to deal with the matter. The motto of Carlisle is "Be just and fear not." Let them act up to that principle. Indeed, the Chief Constable should demand such a course—otherwise we should think his position would be untenable. Moreover, it is due to the citizens that those in whom they repose so much trust should not rest under a cloud.

More "Bullets" Prize Winners. Page 595.

How long is it since Your salary was raised?

A Question to every Business Man—Clerk, Salesman, Traveller, Book-Keeper, or Manager.

Just think for a moment how long it is since your salary was raised, how long since you received any promotion.

Is it longer than you like? Have you worked hard and earnestly, but found your efforts go unrecognised and unrewarded?

Well, how much have you *learnt* during that time? How much do you know of the work outside your own department? Because to-day it is not mere hard work that brings success, half so much as *general* ability, the power to fill any position that offers. It is the all-round man who succeeds to-day, not the man of one job, who is denied promotion because he must wait to step into the shoes of the only man he can follow, the man *directly* above him. "All-round" knowledge is the knowledge that brings promotion.

"All-round" Knowledge Invaluable.

What then is this "all-round" knowledge? It is the knowledge that enables a man to have a general grasp of book-keeping and accountancy and at the same time to know the broad details of manufacturing and selling principles. It is the knowledge that the manager has to possess, that every successful man has had to obtain before he could achieve success.

One way to get it is to spend your whole life experimenting with your problems and finding out your own solutions. That may mean success when you are seventy or eighty years of age. Another way is to benefit by other men's experience. That means success when you still can enjoy it and not a problematical success when you are too old to care.

How You Can Obtain It.

This way lies in the possession of a copy of the "Business Encyclopædia," the most valuable asset that any business man could have. To show the subjects the work covers, it tells all about Book-keeping, about drawing up balance-sheets, studying profit and loss accounts, figuring depreciations, or working time-keeping systems, about income tax claims and abatements, company law, how to form a company or to wind one up, cheques, promissory notes and bills, insurance and assurance, the formation and organisation of a business, selling schemes and advertising, management of salesmen, and thousands of other subjects—everything, in fact, that could possibly occur in business life to-day.

An Intensely Practical Book.

All these subjects are explained as they actually work out in practice, and they are explained by the results of the actual practice that has proved so successful for the successful business men who have written about them. These men include:—

J. M. Allison, Advertisement Manager of *The Times;* S. H. Benson, Founder and Governing Director, S. H. Benson, Ltd.; Richard Burbidge, Managing Director, Harrod's, Ltd.; Sir Thomas Dewar; S. F. Edge, Managing Director, S. F. Edge, Ltd.; A. W. Gamage, Managing Director, A. W. Gamage, Ltd.; H. Simonis, Director of the *Daily News;* John Hassall, R.I., the Celebrated Poster Artist; Carl Hentschel, Managing Director, Carl Hentschel Ltd.; John Lawrie, Managing Director, William Whiteley, Ltd.; Sir Joseph Lyons, Managing Director, J. Lyons and Co., Ltd.; J. H. Rosenthal, Managing Director of Babcock and Wilcox, Ltd.; John Holt Schooling, F.S.S.; H. G. Selfridge, founder of Selfridge's, Ltd.; Wareham Smith, Advertisement Director of the *Daily Mail.*

With these men many others have co-operated, representing every branch of business, and between them dealing with every possible contingency of modern business life. If you were promoted to another position to-morrow, you would have to solve no problem that you could not find answered in the "Business Encyclopædia."

Indispensable to You.

Can you imagine any difficulty that has not been faced and been overcome by them in achieving the wonderful successes they have? What would it not mean to you to have them continually at your beck and call to advise you out of their experience? Yet that is what the possession of the "Business Encyclopædia" means.

Whatever You Are.

Whether you are a clerk or a cashier, a canvasser or a commercial traveller, a shopkeeper or a wholesaler, a manufacturer or his agent, a stockbroker or a banker, the "Business Encyclopædia" will prove intensely valuable to you. If you are engaged in selling anything it will help you to sell more of it, and if you have only your services to sell, it will help you to sell them at a better price, by providing you with the knowledge that will make your services of greater value. Moreover, the "Business Encyclopædia" is within everyone's reach. It is delivered for a first payment of 1s. 6d. and the balance is paid off in small monthly payments.

If you are a young man with your success to make, you will make it sooner with the "Business Encyclopædia" by your side. If you have already made a success, the "Business Encyclopædia" will help you to make it greater. You should certainly take advantage of the offer below.

Two Opinions.

Messrs. J. S. FRY and SONS, Bristol:

"The volumes have already proved of great use to us, and we would not be without them on any account. We strongly advise all commercial men to purchase the work. It is THE work par excellence for every business man to possess."

A CLERK'S OPINION:

Mr. R. BLIGHT, Clerk, Totnes:—"I consider the volumes of the 'Business Encyclopædia' the finest and most complete business books yet published. They have been of the greatest service to me. The work should command a large sale, especially amongst commercial men."

A FREE BOOK.

The Publishers have compiled a handsomely illustrated book, which will be sent to you POST FREE. It gives the names of the articles written by the above, and contains information of priceless value to the man who means to succeed. It will tell you all about the "Business Encyclopædia" and how it can be obtained for a first payment of 1s. 6d., the balance to be paid by small monthly payments.

To the Caxton Publishing Co., Ltd.,
54, Surrey Street, London, W.C.

Please send me, free of charge, and without any obligation on my part, a copy of the book describing the "Business Encyclopædia."

Name .....
(Send this Form or a postcard.)

Address .....

.....

BULL'S EYES.

NOTES OF INTERROGATION:—
Isn't Ulster ready to "foot" the Home Rule Bill?
Will the "Chess War" be fought "on the square"?
Will the European Concert be disturbed by "squalls"?
Isn't the motor-omnibus traffic much too "General"?
Have you seen those big prizes for sharp-shooters on page 594?
How does Lloyd George like obeying "doctors' orders"?
Isn't it natural for a "whitewasher" to make a mess of things?
Isn't "Baulk 'uns" how the war correspondents spell it now?

* * *

MORE RAPID REVIEWS:—
General Mallock's Shadow.—Lacks substance.
The Storm-Dog.—Takes the biscuit.
Life's Shop-Window.—We applied the Early Closing Act as soon as we examined the goods.
The Turnstile.—Got through it after a struggle.
The Lighted Way.—Too much gas.
The Keynote.—Falls flat.
The Browns.—Take them as read.
My Trip to the Pole.—A nice story.
A Fatal Hair Cut.—A barbarous story.
Our Marshes.—Very readable.
The Chained Prisoner.—Bound to sell.
The Insurance Yoke.—Exactly explained.
The Fate of Mr. E.—A mystery.
The Lost Diamond.—A brilliant production.
A Blonde Saint.—Fairly good.
A Fiery Ordeal.—Hot stuff.
The Orangery.—Appeals to one.
Family Ties.—A knotty problem.
Old Steeple's Folly.—A vain production.
The Empty House.—To be avoided.
Alone in London.—Of great interest.
The Iron Box.—Don't open it.

* * *

Even the King recently refused his job at the Docks.

* * *

A Cornwall lady has left £10 a year to a dog. Entailed.

* * *

Oil has been found near the Panama Canal. Palm oil?

* * *

"Twins at Sea," we read. Nothing new. A ship often lays to.

* * *

"Is Art Doomed?" asks a contemporary. It is frequently hung.

* * *

We read of a parson who is a carpenter. And surely a joiner as well!

* * *

"Stories about King Edward," says a placard. They mostly are.

* * *

A "Feast of Cricket." A batter, ducks, and cricket greens, we suppose.

* * *

A scientist foreshadows the making of eggs from air. Not foul air, we hope.

* * *

"Insurance Act Comedy," reads a headline. Most folk define it as a farce.

* * *

The Essex pig born with four ears ought to be able to catch even a pig's-whisper.

* * *

"Throne in Pawn," reads a heading. They ought to get a sovereign on it.

* * *

Cremation, we are informed, is not popular in Prussia. Is there a country where it is?

* * *

Buckingham Palace is to be beautified. But it is already one of the "sights" of London!

* * *

"The Open Door" is the name of a new play. We hope those concerned won't feel a draught.

* * *

"Fashions for Prisons," reads a heading. We understand the cutaway coat is the most popular.

* * *

A memorial to Wallace has just been unveiled in Scotland. The War Office must look to its laurels.

* * *

The older Manchester tramcars are said to make people sick. Some of the new London ones do that.

* * *

The Breconshire man who is anxious to sell his children evidently considers they are a credit to him.

* * *

An evening journal speaks of the "coming boom in eggs." We don't care for the explosive variety ourselves.

* * *

"Cemetery lowers rates," we read. Also ratepayers.

* * *

Very Crooked won a race recently. But it ran straight.

* * *

Curious that a man who makes a loss for a second time makes it again.

* * *

A labourer took some grass fertiliser in mistake for pills. He now looks all for-lawn.

* * *

John Chinaman won a race recently. Just the gentleman to attract the yellow boys.

* * *

Lost in the wash: The £6,000 dropped by Lambeth last year on its public swimming baths.

* * *

A match-seller, charged with begging, described himself as a wood merchant. In a small way.

* * *

The New York piano makers who have gone on strike are now making discord instead of harmony.

* * *

A Surrey vicar has been unable to obtain a curate in six months. He must offer a "living" wage.

* * *

An Indiana woman, who is suing for divorce, is the mother of twenty-six children. She has had enough.

* * *

"Flirtations are the theatricals of love," says a contemporary. Yes, and there is always a "drop"-scene in them.

* * *

An authority says that coal in this country is 20,000,000 years old. Who says now there are no old nuts?

* * *

A Maxim gun in a taxi was seen leaving the recent manœuvres. We have seen a canon in a taxi—leaving his maxims outside.

* * *

A street in Colorado has been paved with syrup to keep down the dust. Here, dripping streets answer the same purpose.

* * *

A man named Boosey was charged at Tottenham with being drunk. He should adopt the Christian names of Knott Hallways.

* * *

A groaning noise has been heard of late in Westminster Abbey. Spiritualists are talking of Gladstone and Midlothian.

* * *

The American minister who has resigned in order to become a street cleaner, still has to do with the soles of his fellow-beings.

* * *

"Anybody can make a row in the House of Commons," says Ramsay Macdonald. Yes, but it's generally a nobody that does.

* * *

Coventry has grown faster in population than any city in England or Wales. No wonder; people are always being sent there.

* * *

The Clerkenwell County Court witness who gave an address as "France, Germany," is evidently accustomed to think "Imperially."

* * *

An expert says that leather for the soles of boots is often adulterated with sugar. But we all know that policemen walk on their beet.

* * *

"I exceeded the limit owing to family troubles," said a motorist to the justices. Many a man becomes fast through a like cause.

* * *

A scientist says that woman's inferiority to man is due to her blood containing less salt. Yet we seem to remember that once she had a Lot.

* * *

Some youths have been arrested for playing "banker" in the porch of a West End church. They must learn to take their chants inside in future.

* * *

The Prime Minister's recent indisposition was accompanied by a swelling in the shoulder. The Chancellor's prodigious collar-bone seems to cause him no inconvenience.

* * *

A German professor declares that the average man would have more brain power if he consumed a greater quantity of chalk. It would, of course, help him to make his mark.

* * *

The use of electricity is increasing in Spain. We have always understood that the country was in a shocking state.

* * *

Dreadnoughts, we are told, will be popular as Christmas toys. Shipbuilders find them a good game all the year round.

* * *

A bottle-nosed whale has committed suicide on the Somerset coast. Will some of the sharks in the City please follow suit?

A Bull-hit in "Bullets" wins £120. See page 595.

Just Now Everybody Needs

PEPS

CHEST-STRENGTHENING TABLETS.

AT this season of chilly weather and cold winds you should guard against throat and chest troubles by taking Peps, the novel, germ-destroying breatheable tablets, which give off powerful medicinal fumes that are *breathed straight into the throat, chest and lungs.*

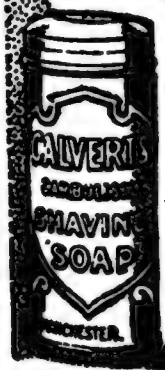
As a Peps tablet dissolves in the mouth, these medicinal fumes are inhaled with the breath and soothe, heal, and strengthen every part of the breathing passages. Germs lurking in the mouth, throat, nostrils and bronchial tubes, are immediately destroyed, and all the lung tissues (which are beyond the reach of liquid medicines) are guarded against further attacks.

It is the direct action of the novel medicines combined in the Peps fumes that explains why Peps not only give *immediate relief to the chronic sufferer from bronchitis* or asthma, but at once check the discomforts and dangers of coughs, colds, chills, sore throats, and prevent serious disease in the throat and chest. With a box of Peps handy, the task of defying the perils of sudden weather changes is made easy. (*Of All Chemists.*)

To Stop

COUGHS & COLDS

THE REAL TEST of a Shaving Soap comes when you have finished lathering and begin to use the razor.



CALVERT'S
CARBOLISED
Shaving Soap

produces a lather which, as you notice, at once makes the beard yield readily to the razor, so that you secure a clean shave without scraping the skin.

10d a stick from your chemist.
For sample send penny stamp to—
F. C. CALVERT & Co. (DEPT. 2), MANCHESTER.

GRAVES CUTLERY

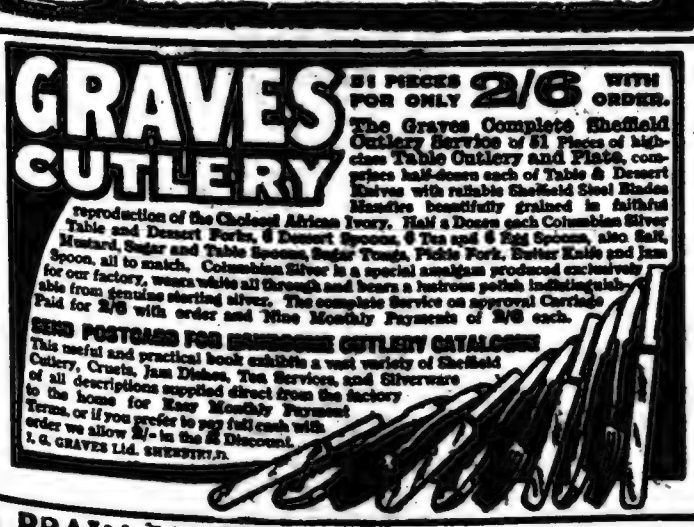
51 PIECES FOR ONLY 2/6 WITH ORDER.

The Graves Complete Sheffield Cutlery Service of 51 Pieces of high-class Table Cutlery and Plate, comprises half-dozen each of Table & Dessert Knives with reliable Sheffield Steel Blades Handles beautifully grained in faithful reproduction of the Choicest African Ivory. Half a Dozen each Columbian Silver Table and Dessert Forks, 6 Dessert Spoons, 6 Tea and 6 Egg Spoons, also Salt, Mustard, Sugar and Table Spoons, Sugar Tongs, Pickle Fork, Butter Knife and Jam Spoon, all to match. Columbian Silver is a special amalgam produced exclusively for our factory, wears white all through and bears a lustrous polish indistinguishable from genuine sterling silver. The complete Service on approval Carriage Paid for 2/6 with order and Nine Monthly Payments of 2/6 each.

SEND POSTCARD FOR HANDSOME CUTLERY CATALOGUE

This useful and practical book exhibits a vast variety of Sheffield Cutlery, Cruets, Jam Dishes, Tea Services, and Silverware of all descriptions supplied direct from the factory to the home for Easy Monthly Payment Terms, or if you prefer to pay full cash with order we allow 2/- in the £ Discount.

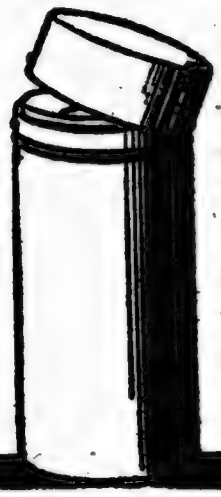
F. G. GRAVES Ltd. SHEFFIELD.



A BRAIN MARKET

Hapgoods' Organisation is a Brain Market—a Market for High-Grade Ability. If you have a Special Knowledge or Aptitude which fits you to occupy a Responsible Position in any capacity—if you have Ability which is above the Average and you want to market it to the best advantage—write us to-day for details of our Service—or call.

HAPGOODS Ltd., 167-168, STRAND, LONDON, WC.



Note the Nickelled Box with convenient hinged cover.

THERE are many men who, having come to regard the daily shave as a trial to be stoically endured, have at last discovered that it may easily be made a source of real pleasure.

The magic that can work this change is Williams' Shaving Stick. Its copious lather softens, soothes, refreshes. It is a never-failing delight to the tender skin.

Williams' Shaving Stick

"The kind that won't smart or dry on the face"

Our Comparison offer makes it easy for you to prove that WILLIAMS' is better than the soap with which you shaved this morning.

OUR OFFER. Send 2d. for the comparison size of Williams' Shaving Stick. If 50 comparison shaves don't convince you of its superiority, we return you 2d. and all the postage you have used in corresponding with us.

THE J. B. WILLIAMS CO., 71, Southampton Row, London, W.C.
Branches in all parts of the world.
Head office and factories: Glastonbury, Conn., U.S.A.

If you prefer shaving powder, get Williams' "Quick and Easy" Shaving Powder, in the patented hinged cover box.

COUGHS, COLDS,

and chest diseases in children or adults cured by Veno's Lightning Cough Cure.

"My baby was so ill and thin that everybody said that she would never get better." These were the words of Mrs. Brooks, of 33, Milton Street, Southport, when relating the wonderful rescue of her little baby from Bronchitis by Veno's Lightning Cough Cure. Mrs. Brooks wrote further:—"When baby was four months old she got a bad cold and a touch of Whooping Cough, which quickly developed into Acute Bronchitis. For two months she suffered, and nothing doing any good, I felt sure I should lose her, but it was not to be so. Veno's Lightning Cough Cure saved her life. She was easier after the first dose, and very soon she was quite cured and is now fat, bonny and healthy."

BABY BROOKS.

Awarded Grand Prix & Gold Medal, Paris Health Exhibition, 1910

Veno's Lightning Cough Cure is the Safest and Surest Remedy for

COUGHS AND COLDS,
BRONCHITIS,
INFLUENZA,
LUNG TROUBLES,
SORE THROAT,
ASTHMA,
NASAL CATARRH,
CHILDREN'S COUGHS,
OLD AGE COUGHS,
CHRONIC COUGHS.

9½d. a Bottle.

Larger Sizes, 1/1½ and 2/9, of all Chemists.
A Special Offer for Catarrh Sufferers accompanies each bottle

VENO'S LIGHTNING COUGH CURE

JOHN BULL'S GENERAL LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and* ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPE IS ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

For Financial and Insurance Replies, see page 592.
For Sporting Replies, see page 596.

W. G. C. (Teddington).—We are rather surprised that you should complain that the furniture firm are harsh because, after you had disappeared with the goods and owing them money, they, on tracking you at the end of a search lasting eight months and costing a considerable sum, insist on payment of the accrued arrears. They could, of course, have adopted much sterner measures, and we think you should consider yourself lucky in being let off so lightly.

C DE S. (Liverpool).—All cheques are despatched on day of publication of issue containing result. You will notice that this week we are giving a second Prize of £25 as well as ten of £2 10s.

J. G. (Leith).—If you can produce reliable medical evidence that you are permanently disabled and will never be fit for manual labour again, we should advise you to fight it out, and not accept the inadequate amount offered by your employers.

"SHANDY" overheard an unwashed preacher say, "Friends, as I have already said, *everyone* can be saved—*everyone!* No murderer, thief or scoundrel is barred from salvation if he repents—*even publicans* can be saved." Being the son of a licensed victualler, "Shandy" was naturally in ecstasies to learn that, after the murderers, thieves and scoundrels, there still remained a dog's chance for that terrible sinner, his father. But how is that incarnate fiend to prove his repentance? If he sells only ginger-pop in future, he may not have much left to spare for the collection!

"WORKER."—Why trouble to worry a corn and hay merchant who is trying to evade the Shops Act? Surely the authorities have quite enough inspectors already without your setting up as a private detective.

H. C. M. (Putney); "CÆSAR" (York); "PONY" (Romford). See reply to C. de S. (Liverpool).

J. B. J. (Richmond).—Yes, we read that rubbish stating that "in fact, it is the people who live narrow lives who make the most of them." The jolly agricultural labourer, we presume.

"ONE SUSPICIOUS."—The mere fact of asking a deposit of £25 from an inexperienced typist does not necessarily prove fraud, but undue anxiety for the money may prompt a few searching enquiries. It is a firm of that sort which should show references rather than the prospective investor.

A S. (Grimsby).—We have often exposed the Waterman Specialty Co. (74, City Road, London), who offer 10s. a 1,000 for addressing envelopes if you pay a deposit of 3s. 6d. for one of their sample stylographs. Thanks for the rest of the cinematograph surgeon's song, which our office-boy now croaks on his way to market.

F. R. (Lyme Regis) says his Town Council elected a new a clerk without placing the matter on the agenda. This sounds irregular as well as unfair to other possible applicants. But *is* it so?

W. F.—An I.O.U. does not require to be stamped, but the holder usually stamps his foot when he cannot get the money.

"CARMICHAEL" (Cork).—No prize is awarded until every coupon has been carefully read twice. We are increasing our prize-money rapidly. See this week's offer.

"A PLEA" says nurses want quite as much protection as shop assistants and factory girls. Our correspondent's daughter went as a probationer in a cottage-hospital, and was promised a little pocket-money after six months. But she fell ill from bad feeding, and was not allowed to return, probably because the matron did not want to pay anything. Then she obtained a berth at a London hospital, but her hours are "indeed terrible," 13 hours and more for night duty and food very scarce. Salary £10 a year!

"ANXIOUS" (Scarborough).—The landlord was quite within his rights in sending by post the Notice to Quit, and as you received it the day before the rent was due it was in order, and you are bound by it. It is very annoying to be put to the expense of moving, but this is only one of the many little things that are sent to try us.

E. L. J. (Kiltimagh).—We are very patient, but six letters or so every day from one correspondent are a great tax on our wastepaper basket. Will no one take care of you and remove your pencil? We see that you are not allowed the use of ink.

"JAMO" (Wanstead).—Agreements in restraint of trade are binding provided the terms are reasonable—that is, not wider than it is necessary for the master's protection. Such agreements often work harshly. The one you submit would be enforced. The clause operates for six months after you leave the firm's employment.

"RATEPAYER" (Manchester).—If the summons was issued before you paid the rates, you are liable for the costs. It is hard luck, but pay a little sooner next time. A cheque is not legal tender, and need not be accepted.

"ONE OF THE CROWD" complains of the offensive begging at Chapel services. He does not mind responding to a reasonable request, but he draws the line at half-an-hour's exhortation to be ashamed of 3d. bits, at women pervading the congregation with persistent appeals, bags being passed round and collectors being also stationed at the doors. All these importunities occurred at the Lyceum Theatre, the West London Mission's entertainment, which was more mercenary than religious, even though the Bishop of London hobnobbed on the platform with the Rev. F. B. Meyer.

A. R. (Raynes Park).—It is certainly hard lines to be dismissed after serving a firm for over forty years—but you cannot compel them to continue the voluntary allowance they subsequently made you. We hope you will soon find some suitable employment.

G. O'S. (Richmond) asks why they put up "Exit" in underground stations, instead of "Way Out." Presumably because so many mummers burrow there. But then it should be "Exeunt."

B. A. C. (Milton).—You are entitled to sell the coupons and certificates you propose issuing in connection with your business if you can find people stupid enough to buy them.

G. T. (East Ham) read that a little child had been run over by a motor-vehicle. This turned his thoughts to the condition of London roads. He wants to know why there is so much delay in widening them, doing away with sharp corners, and providing a proper width of pavement. He also complains about a bridge across the Lea, known as the Iron Bridge at Poplar. It is insufficient for the traffic along the East India Dock Road, yet instead of throwing another bridge across the river, half the present bridge has been closed for a few weeks, while lines are being laid for electric trams across it,—and, of course, accidents are happening. But we do not agree with "G. T.'s" exclamation: "Oh! for a French or German government,—in both of which countries I believe road-making is managed by the State instead of as here by each small borough council who are constantly quarrelling as to how much each shall pay." We don't want to be conquered just yet, thanks.

F. S. W. (Mill Hill).—Cases are often conducted in a "rough and ready" way in the county courts, but on the whole justice is done. It is quite possible for a plaintiff to win his case by calling evidence and without himself going into the witness-box. Pay the £3 and don't worry any more about it.

"NEPTUNE" says "Don't" to youths about to go to sea, adding that "there is nothing in it, only poor pay, long hours of duty, none or very few holidays and no home life." But we suppose somebody must go to sea, or we should not sleep soundly in our beds.

G. H. P. (Lincoln) says his town is one of the slowest in supporting the idea of a Business Government. Well, he must peg away and fight Puritanism wherever he meets it.

"AN IRISHMAN."—The notice in London papers that "no Irish need apply" has no connection with the Canadian "No English need apply." To begin with, the Canadians profess to be friendly with England; the Irish don't—at any rate, at present. And the Irish are good fighters but bad servants.

"YORKIE" tells us about some miners who have been summoned for non-payment of relief "given on loan" during the recent coal strike. He asks whether the Truck Act is dead, but we must call him to order for irrelevance.

Our target is being hard hit. See page 595.

W. H. M. (Stoke Newington).—We believe children take good care not to do enough home-work to do themselves any harm.

S. S. (Stratford).—You are not liable to the Gas Light and Coke Company for the amount of money stolen from your meter unless such theft was caused by your negligence. The Company had no right in the circumstances to discontinue your supply and you could sue them for damages, but it would be unwise for a working man to commence a lawsuit against such a large concern. We advise you to get those in your locality who have been similarly treated to join forces.

N. F. (Dublin) says there are many firms who ask for second-hand goods, promising a "good offer," then make an altogether inadequate one and are not easily persuaded to return the articles.

"SCOTTISH EPISCOPALIAN" wants to know why so many priests always have "nice, attractive, most fascinating young girls" as housekeepers. Why not? We are not hard-hearted enough to restrict beautiful surroundings to the laity.

"UNPARDONABLE" (Birmingham).—The fact that the young man's parents married after his birth does not make him legitimate, but he can continue to use his father's name. He can contract a legal marriage like any other person, and his children would be legitimate. We wish him luck, and hope he will not continue to worry over a matter which happened so long ago and for which he was not responsible.

M. J. L. (Homerton) wants his son to be a hairdresser, and asks why hairdressing cannot be taught at school as well as carpentry, upholstery, woodwork, &c We do not know whether there are enough budding hairdressers to make this worth while.

G. H. (Luton).—Quite an interesting story, but scarcely worth a biscuit, about the man who was helped by a policeman and said: "Here is a bob each for you." We do not follow your contention that the P.C. "took the biscuit." More probably the florin, we should have thought!

"TOOTING" (Tooting).—As the law is at present, it is practically impossible for a poor person to obtain a divorce, but if you can find a solicitor who will act for you without payment (an almost impossible task) and obtain a certificate from a barrister stating that you have good ground for action—you can proceed *in forma pauperis*, and the expense would be only nominal. You are entitled to the custody of your child, but if you can't afford to keep it you had better let it remain where it is.

F. E. (Byfleet) informs us that he was told last June that he was wanted in his garden. He found two burly men, who said to him: "We have a warrant for your arrest." "I am very pleased to hear it," he replied, "but what is it for?" Then they said it was only a joke. He says he told them that he did not care 2d. for a thousand of them. This poor repartee is neither one thing nor the other. He does not seem to have taken the joke in good part, nor did he resent it very vigorously.

L. J. S. (Northallerton).—You should have taken proceedings against your husband at the time his ill-treatment caused you to leave him. You cannot do anything after the lapse of ten years, but don't lose hope—we expect the Divorce Laws will be amended shortly, after which you may be able to obtain relief.

A. J. H. (Swaffham) wants to know whether his letter reached our offices. The answer is in the affirmative, and now we think that our kindness in answering a question which is obviously not of general interest warrants us in asking, Is he in a lunatic asylum, or does he suffer from delusions of persecution, or is he only pulling our leg?

"CUTTER" (Blyth).—If you have not acknowledged the debt for over six years, you can successfully defend the claim by pleading the Statute of Limitations, but you must give five clear days' notice to the plaintiff and the Registrar of the Court that you intend to rely on this. It is strange for a money-lender to allow a matter to rest so long. Take no notice of his threat to proceed against you for obtaining money by false pretences—it is bluff.

E. B. (Hurlingham) is a Press photographer, who sent off some valuable snapshots from Cambridge to the Central News. As they did not arrive, he went to the station at 9 p.m. to enquire about them, and was told they were not to be found. He began to grow angry and was invited to come behind the counter and look for himself. After turning over hundreds of parcels, he found his box, which had been marked to go by the 1.30 train. As his market was now entirely lost and the photographs would not be accepted by any newspaper, he wrote to claim damages from the railway. The answer he received was as follows:—"Whilst I much regret the inconvenience caused, I am sorry that the claim preferred is not one for which I can, on behalf of the Company, admit liability." He then wrote that it was perfectly disgraceful for a large company to treat a smaller business man in this way, as they must know that they had been the means of stopping part of his living. All the consolation he received was:—"Dear Sir,—In reply to your letter of the 15th inst., I regret I have nothing to add to what is stated in my letter of the 15th inst." We really think that this is a case in which legal action should be taken.

E. J. (Tottenham) says drivers on the London General Omnibus Company work 16 to 17 hours a day, and have only 15 minutes respite for dinner, often in places where no meal is obtainable. No time even for a cup of tea. Pending the intervention of their Trade Union, why not carry a few sandwiches and a flask of beer? That is what we should do in the circumstances.

J. P. T. (Belgravia).—The moral is not to let your flat to a Yankee. No doubt if you County Court the woman you will extract the 15s. which she owed the telephone people and which you had to pay.

G. W. (Tottenham Court Road) is kind enough to offer a pair of crutches to any of our readers who may be in want of them. Don't all speak at once.

"NELSON" relates some hardships under the Insurance Act. His wife works 12 or 13 hours a day making boxes, and has to supply her own glue and string. Her wages for three weeks were 5s. 1½d., 5s. 2½d., and 7s. 7½d. Out of this 3d. was deducted by the employers for the insurance, and her sister was practically compelled to join the Prudential Society. At least, she was ordered to do so, and would have been dismissed if she had refused. What is he doing himself?

G. A. G. (Canada) gives a terrible account of the housing of emigrants out there, and wonders whether the emigration societies can know about it. We are afraid they do.

"CANADIAN READER" asks if we have ever heard Lauder's song entitled "Breakfast in Bed on Sunday Morn." Evidently that is the way in which he "gives God one day,"—so at least he sings during the other six.

"MEMO." (Liverpool).—The police courts have civil jurisdiction up to £15, and some tradesmen prefer suing there rather than in the county court, but it is a method of debt-collecting we strongly deprecate.

J. C. W. (Hampstead) draws an interesting analogy between the legality of the present Parliament and the Osborne judgment. The latter was prompted by the theory that Trades Unionists should not be compelled to pay for candidates whom some might not approve of. Now every taxpayer is contributing to the £400 a year of some M.P.'s who vote against his wishes. The cases are not quite on all fours, but a referendum on payment of Members might be an amusement for winter afternoons.

"WIDOW" points out that stewards' widows receive only 4s. 1½d. a week out of the large sum subscribed by the public for *Titanic* victims. We never understood why the public were ever asked to subscribe at all. The Board of Trade and the White Star line were responsible for the disaster, and should be mulcted personally in such damages as would enable widows and other sufferers to live in clover for the rest of their lives.

G. C. P. (Patricroft).—A private limited company must file its annual returns in the same way as a public company, except that it need not lodge its balance-sheet—a great advantage sometimes.

W. J. B. (Scarborough).—Have no dealings with any firms professing to find jobs on steamers.

X. Y. Z. (Waterloo).—If you do not pay the amount as ordered, the judgment creditor can levy execution on your goods. You had better endeavour to arrange to pay the sum by instalments.

"CARASSIMA."—We are tired of poetry about Jim Crow, who is now prosy in his old age, but we cannot ignore the following spasm:—

"Oh! the ladies' hearts are breaking by the thousand now;
And it's Jim that does the mischief with his smiling brow."

Ouf! We half-feared brow was going to rhyme with Crow.

S. W.—County Court costs are often out of all proportion to the amount involved. Six shillings is what they would properly amount to if you were sued for a guinea. As you say, it is "a bit thick" for a poor working man.

W. P. (Swanage).—We are unable to understand the reason for your local bookseller requiring 2s. for a copy of Mr. Bottomley's Return of British steamers holding passenger certificates, showing the authorised number of passengers and crew and number of lifeboats under davits—unless it be that he has confused the Return with some other. In any event, you can obtain a copy by forwarding a postal order for 6d. to Messrs. Wyman and Sons, Fetter Lane, London, as a fresh edition has now been published.

E. S. (Birmingham).—Your solicitor's reading of the law is correct. You have the right to appeal against a conviction for street betting only if you are sentenced to a term of imprisonment without the option of a fine. You must grin and bear it

T. G. M. attributes Mr. Lloyd George's indifference about the pulling of women's hair to the scanty condition of his own. He evidently has never seen the Chancellor's flowing locks.

R. D. (Aberdeen) informs us that Montenegro "has the Triple Alliance at her back," and that she finished the war in Tripoli in a few minutes. This is as incorrect as most of the news from the front. Russia is, of course, Montenegro's chief friend, and the Italians would not have made peace unless their bankers had insisted.

(A number of replies are held over.)

Make it your aim to win a "Bullet" prize. Page 594.

JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "Verax."

(For City Notes and Financial Letter-Box, see pages 590 and 592.)

Such elaborate preparations have been made in connection with the London and Continental settlements that these are being surmounted with less difficulty than had been anticipated, apart from some minor troubles, which, however, have not resulted in actual failures. Perhaps the most remarkable thing about the Stock Markets at present is the very considerable reduction which has been effected in the "Bull" account, while the jobbers generally are Bears to a man. It stands to reason that some favourable development in connection with the Balkan war would set everything going on the up-grade again. *Rio Tintos*, the bell-wether of the Paris Bourse, should be carefully watched, as indicating the probable course of the markets in the immediate future. *Consols* have been supported by Sinking Fund purchases on reactions. The firmness of Foreign Securities has attracted a good deal of attention, and the London Stock Exchange might well take a leaf out of the book of the Paris Bourse in not allowing Bear sales of such securities at times of political turmoil.

Colonial Bonds—The Cheapest Gilt-edged Securities.

Events in the Balkans are causing some concern amongst investors, who are showing a disposition to put their money in fields as far removed from the seat of war as possible. For those who prefer to take no risks, *Colonial Government Bonds* offer the greatest attractions, and are, in fact, the cheapest securities now going in the gilt-edged class. The recent fall in quotations was due entirely to preparations for new issues, and as the latter are now known, there is no longer any reason why the market should remain in the dumps. It should not be forgotten that most of the issues are redeemable at specified dates, at not under par, so that their capital values should steadily appreciate as soon as the markets generally regain their equilibrium. The following is a suitable selection :—

	Int.	Approx. Quotns.	Yield p.c. per ann.
			£ s. d.
Cape of Good Hope	3½%	98	3 11 6
Natal	3	84	3 11 6
New South Wales	3½	92	3 16 3
New Zealand	3	82	3 13 3
Queensland	3½	95	3 19 0
South Australian	3	79	3 16 0
Victoria	3½	91	3 17 0
Western Australia	3½	92	3 16 3

For choice, I would recommend an investment confined chiefly of the Australian group, as these have the status of trustee investments. Moreover, whenever the unification of the Australian State Debts is effected, holders will doubtless be offered tempting terms to exchange into the new security.

The Southern Alberta Land Dividend Episode.

The directors of the *Southern Alberta Land Company* apparently have bitten off more than they can chew in connection with their ambitious irrigation schemes, and have also been reckoning without the forces of Nature. Circumstances have compelled them to conserve their resources, owing to the damage done by the recent floods having been greater than they had anticipated, and they have decided to pass the interim dividend. Naturally, they do their best to put as favourable a complexion upon the matter as possible, but it is significant that they do not attempt to give a forecast as to whether the end-year dividend will be paid or if the distribution then will make up for the present disappointment. So far the Company's dividend career has been a very short one. It was formed in October, 1906, and commenced dividends with an interim distribution of 5 per cent. in May, 1911, while the dividends have since been at the rate of 10 per cent. per annum. The shares have dropped this year from 2½ to 1⅝, but in the present circumstances I do not consider them to be worth much more than their par value.

Mexican Rails After the Meeting—A Comic Opera Revolt.

The half-yearly *Mexican Railway* meeting has been awaited with more than ordinary interest, in the hope that it would shed some light upon the position in Mexico. This proved to be the case, and it would seem that only the state of unrest in the country prevents it from going full steam ahead, and prosecuting the further development of its splendid natural resources. There is really no reason, however, why holders of Mexican Rails or other Mexican securities should take alarm at "comic opera" revolts like that of General Diaz, who, after a reign of a couple of days at Vera Cruz, surrendered to the Madero Government. The latter has now only to follow up this success in order to create a lasting impression in Mexico, and to initiate a more permanent era of peace and prosperity in Mexico. Meantime, holders of all Mexican securities should sit tight, and while upon the subject I note with interest the announcement that the Certificates of the *Mexican Central Railway Securities Company*, representing 10s. per cent., the balance of interest due January 18, 1909, on the B Debentures, will be paid at their face value on and after November 6 next, and that the Company also expects to pay, on and after January 15, 1914, approximately an additional 2s. per cent. per annum on the B Debentures.

The Oil Share Market Supported—Glasgow Difficulties Adjusted—A Fair Prospect.

The market for Oil shares has, after various reactions, rallied again, and *Shell Transports* are distinctly above the lowest, while *Ural Caspians* have also improved. There were undoubtedly some weak positions open in this market, and these appear to have been arranged, while the intrinsic position of the oil industry is one of remarkable strength, as the more oil is produced the better will it be for the navies and maritime interests of the world, which only require regular and reliable supply to adopt oil almost universally as fuel. There has been some forced selling in *Egyptian Oil Trusts* and *Red Seas*, which seems now to have come to an end. *Burmah Oils* have not benefited much by the declaration of an interim dividend of 1s. per share, or 5s. actual, this being the same distribution as that of a year ago. From the Maikop field the news is satisfactory, so much so that *Maikop Pipe Line* have improved, and *Black Sea Oilfields* are firmer. In the meantime, the prices of oil have been further advanced by Russian and Galician importers, especially in the case of lubricating oils, which are up 5s. per ton for delivery over the next twelve months. *Mexican Eagles* were at one time easier, but rallied again to 2⅛ for the *Preferred*, on the news that the insurrection at Vera Cruz is at an end, and that General Diaz and his following have been arrested. There is reason for stating that several important Russian oil-producing properties have just changed hands for large sums in cash, the purchasers being big English firms, so that evidently they have a strong conviction that a further rise is coming, one of the shares most persistently tipped being *Kozlowsky Petroleums*. As soon as the Balkan question enters a more promising phase a strong revival in the Oil share market may confidently be looked for.

Kaffirs and Rhodesians at a Low Level—Chances for Bargain-Hunters—Diamond Shares also Attractive.

The Balkan crisis has had a severe effect upon the price of *Kaffirs* and *Rhodesians*. Fortunately, the speculative account here was of moderate dimensions, and has by now been almost eliminated. On the other hand, Continental speculators have thrown over large blocks of South African shares, so as to realise money wherewith to make good the losses in other directions on stocks which were practically unsaleable, such as Russian Industrials, etc. Here, then, there is an excellent chance for bargain-hunters, who are able to pay cash for their purchases. Shares in leading producing Kaffir Companies, such as *Crown Mines, New Modderfontein, Rose Deep, City Deep, Brakpan, Meyer and Charlton, Van Ryn*, etc., which, even making every allowance for the length of life, would yield from 8 to 10 per cent. per annum, are difficult to beat in any part of the investment market. Moreover, the news from the Rand is very satisfactory. Profits are increasing, and the native labour position is promising, inasmuch that from 1st October the new recruiting system has come into force, which is bound to further reduce working expenses.

In the case of Rhodesians, the investor has an opportunity of getting into rich gold mines now approaching the producing stage. They are not as yet paying dividends, but when they do begin to pay, prices of the shares are bound to rise very materially, and whenever the Kaffir Circus improves again, which it is bound to, Rhodesians will rally with them.

Diamond Mines have, of course, also suffered, but holders of *De Beers, Jagersfontein* and *New Premier* who can afford to keep their shares are bound to come right, and I still maintain the view that Jagersfontein are certain to rise to a higher level.

Result of our second "Bullets" competition. See page 595.

NEURALGIA AND HEADACHE.

INSTANTLY RELIEVED BY A FREE PRESCRIPTION.

From Health Notes: "I publicly give the following prescription which cured me of chronic neuralgia and headache in the hope that some poor sufferer may benefit by it: Go to the nearest chemist's shop and get 60 grains of Kephaldol in tablet form. Take two tablets at once, which will give instant relief, and one can be taken each hour till cured.

"I was surprised at the cure gained in such a simple way. I understand the prescription came originally from a famous specialist in nerve pains. Some of my friends suffering from Neuritis, Sciatica, Lumbago, Rheumatism, and Influenza tell me it has done just as much for them, and that they would not be without it. I guarantee it will knock these pains every time. It has never failed me."

HOW TO MAKE ½ PINT OF THE BEST COUGH SYRUP FOR 2/6.

Famous Doctor's recipe that saves about 8/- on Cough Medicines.

As there seems to be a regular epidemic of Colds and Coughs, the following valuable recipe will be welcomed by many:—

Secure from your Chemist 1 oz. of "Parmint" (double strength), 2s. 6d. worth, take this home, and add to it ½-pint of hot water and 4 ozs. of granulated sugar; stir until dissolved. Take 1 tablespoonful 4 times a day; this will give instant relief, and will usually cure the most obstinate cough within 24 hours. It is pleasant to take, and is extremely valuable in cases of incipient Lung Troubles. It is strongly recommended by physicians, as its nourishing elements give renewed strength to those who have become weak through prolonged illness. This receipt has often been published, and thousands of people know its value.

IMPORTANT.—In ordering Parmint, always specify that you want double strength. Your chemist has Parmint, or he can easily get it for you.

Keep your Boys at Home.

Your boys will be delighted with a Billiard Table in the home. No matter how small your room is, there is a Riley Table to fit it. RILEY'S MINIATURE BILLIARD TABLES give a perfect game—so truly are they proportioned. Prices from £3/7/6. The 6ft. 4in. size at £5/5/0 is suitable for most rooms. Riley's Combine Billiard and Dining Tables from £13/10/0. Cash or easy payments. These prices include all accessories. ***Gray's Book on Billiards published at 1/- will be sent post free on receipt of two penny stamps.*** Free on receipt of postcard full detailed illustrated catalogue.

E. J. Riley, Ltd., Imperial Mills, Accrington.

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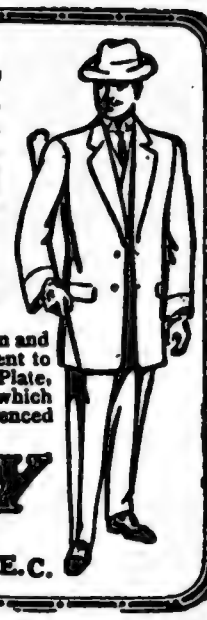

Style, character, and perfection of fit and workmanship distinguish every McKinley garment. In a McKinley Suit or Overcoat you look well and feel well. That's because all McKinley goods are made from genuine Scotch and Eng ish materials, and are cut and tailored by London Experts. Yet the McKinley prices compare most favourably with those of other firms.

OVERCOATS (to measure) 30/- to 50/-
SUITS ,, ,, 35/- to 55/-

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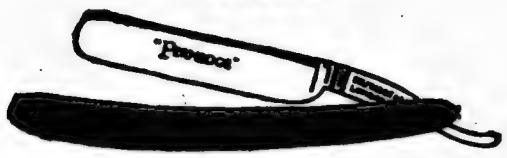

is the "Permedge," the famous three-shilling razor, which is guaranteed for twelve months. But a word as to its antecedents: made from finest quality Sheffield silver steel and scientifically hollow ground.

With this to go upon you will understand that we are pretty well safeguarded, so that we are able to offer the twelve months' guarantee referred to, which entirely protects you. Every razor is thoroughly tested before being sent out, and should any cause for complaint arise we will gladly replace the defaulting "Permedge."

It is made in three sizes:—

⅞ inch for Slight Beards =
1 ,, ,, Medium ,, = Price **3/-**
1⅛ ,, ,, Strong ,, =

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Agency Applications invited.

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hold an immense stock of genuine high-class Second Hand ANTIQUE AND MODERN FURNITURE, £200,000 worth of high-class goods for sale including FURNITURE, DRAPERIES, BEDDING, CARPETS, PLATE LINEN, PIANOS, ETC., ETC.

The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens,
Drayton Road, Harlesden.
Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
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THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s.; Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each; 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achumann, 18 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

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One door from Oxford Street, three minutes from Tottenham Court Road and Oxford Circus, and adjoining all the principal Tubes. Telephone 1307 Central. Cab Fares refunded to all purchasers.

Any item will be sold separately.
WRITE FOR FULL CATALOGUE, which will be sent post free.
Special attention given to Export orders.
Largest and most complete Depositories in the world.

CITY NOTES.

(For Financial and Insurance Letter Box, see page 592.)

A "Rum" Promotion.

A late Lord Mayor of Liverpool is Mr. William Watson Rutherford, M.P. for the West Derby Division, and solicitor. Amongst the companies of which Mr. Rutherford was an active director was Pure Jamaica, Ltd. Its affairs have been the subject of investigation by the Companies Winding-up Department of the Board of Trade, and the facts concerning its promotion and management, so far as they have been ascertained, appear to call for more detailed examination.

Down to July 31, 1908, the company had purchased 4,924 puncheons of rum, and had disposed of the whole of them excepting 943 at prices ranging from 2s. 9d. to 3s. 2½d. per gallon. The unsold rum had been unfavourably reported upon by the company's brokers, and could not be sold in the open market. On July 8 the company wished to dispose of the whole of its unsold and condemned stock, and on July 15 it agreed to sell it at 3s. 6d. per gallon to a man named Owen Ward. The duty alone which Ward would have to pay on his purchase would have been over £100,000, and the sum payable for the rum was £17,790. The company took a deposit of £500 from Ward, and Mr. Rutherford accepted the statement of Mr. Joseph Nolan (M.P. for South Louth), a co-director of his on the board of Pure Jamaica, Limited, that he (Nolan) had known Ward for many years, that he was the owner of three licensed houses and in a considerable way of business as a wine merchant. The deal was confirmed by the board of the company on July 30, 1908. The accounts for that year were made up to the following day, July 31, and they were submitted to the board on October 13. They showed a profit of £8,915, which included the transaction with Ward entered into on the 30th of July. The board, after making provision for certain items, resolved to declare a dividend of 16 per cent. on the ordinary shares, and £1 10s. on each deferred share. The following day the board decided to offer 70,000 ordinary shares for subscription at a premium of 2s. 6d. On October 30 an extraordinary meeting of the company was held, followed by the annual meeting, when the Accounts and the directors' recommendations were adopted. At that date Mr. Owen Ward had not paid one farthing further in respect of the purchase price of the rum, or taken up a single puncheon. On the same day a circular was issued to the shareholders offering them these 70,000 shares at 2s. 6d. premium, in response to which some 13,500 shares were applied for and allotted. On May 17, 1909, Mr. Rutherford's firm issued a writ against Ward for the amount due by him on these rums. The case was settled a year later by Ward paying £250. Whilst the case was pending, namely, on October 14, 1909, Mr. Rutherford officially obtained from the London Branch of the Commercial Bank of Scotland an advance of £13,000 on the rum sold to Ward, which was to be put up to public auction that afternoon. For the purpose of purchasing the rum, a company called Jamaica Rum, Limited, had been formed in the previous month, and it was registered by Mr. Rutherford's firm. In his letter to the bank Mr. Rutherford enclosed the Balance-Sheet of Pure Jamaica, already referred to, recorded the fact that Pure Jamaica had paid a dividend of 16 per cent., and had carried over a substantial sum, but he did not mention that Ward had defaulted since the Balance-Sheet was drawn up. The company obtained the advance, and at the auction the rum was knocked down at 3s. 2¼d. per gallon, amid much laughter.

The first Balance-Sheet, which showed as a profit the sale of the rum to Ward, by reason of which the 16 per cent. dividend was paid, and upon which the new issue of shares had been made, was prepared by Messrs. Harmood-Banner and Sons in the following circumstances:—The company had no book-keeper, and they gave Messrs. Harmood-Banner and Sons a special fee to make up the books from trade entries. After that the company invested in a book-keeper, and when the second Balance-Sheet was to be drawn up, Messrs. Harmood-Banner complained that the books had not been properly made up, and they themselves prepared a fresh set of books and produced the Balance-Sheet. Altogether, a rum story!

Called to Account.

In our paragraph of last week referring to the allusion by Mr. William Miles, F.A.A., in his presidential address at the recent meeting of the Central Association of Accountants, to the question of auditors insuring themselves against the consequences of their own negligence. The Secretary of the Association has courteously forwarded us a copy of its quarterly journal containing Mr. Miles' address in full, but we really fail to see any material difference between our condensed version of what Mr. Miles was reported to have said and the actual words used by him. Our comment would have been the same had we been in a position to quote Mr. Miles *verbatim*.

National Entertainments and Gymnasia.

A project is on foot which bids fair to supersede most, if not all, the existing organisations for teaching the young idea to shoot—in more senses than one. It is, we understand, intended to combine in one comprehensive scheme recreation, physical development and quasi-military instruction by means of gymnasia, variety and picture theatres, rifle ranges, etc., and a company is about to be issued for the purpose of carrying the project into effect. It will be watched with considerable interest.

H. and U. Rubber and Coffee Estates.

A compulsory winding-up order has, at last, been made against this company, and it is to be hoped that the shareholders will, as they intended to do some time ago, leave the liquidation in the hands of Sir William Peat. According to the decision of Mr. Justice Swinfen Eady at the recent hearing of two motions for rectification of the register, "the prospectus from beginning to end was so grossly exaggerated as to contain very few statements that were anywhere near the truth," and whilst it may be true that the directors were themselves misled, the responsibility of the vendors and promoters, at any rate, should form the subject of strict inquiry.

NEW ISSUES.

Edmonton, Dunvegan and British Columbia Railway.

An audacious issue of £700,000 4 per cent. debentures, part of a total of about £1,500,000, "unconditionally guaranteed as to both principal and interest by the Province of Alberta." Think of that!

British Columbia Breweries.

And this is worse. Whatever do these Canadian financiers think of us that they should endeavour to foist such wild cats upon our markets? And are Messrs. Price, Waterhouse and Co. really responsible for the manner in which the "net profit" for the past eighteen months is arrived at? We are disposed to doubt it. A more misleading prospectus we have not seen for a long time.

Ind, Coope and Company (1912).

This Company makes an issue of £400,000 5 per cent. Prior Lien Debenture stock for the purpose of facilitating the scheme of reconstruction recently approved by the Court, and as the Bonds will constitute practically a first specific charge, they should be a safe investment. Despite all its vicissitudes, there is still ample backbone in the business—if only the Government will leave it alone!

Henry Hope and Sons.

A little local issue of 10,000 Preference shares. The Company carries on a sound steel, gunmetal and hardware business in Birmingham, and we understand that the shares were readily subscribed in the district.

Manchester Canadian Investments.

An issue of £50,000 Six per Cent. Preference shares, under the auspices of several Manchester people, of good repute, and a London shipowner and a late official of the Hudson's Bay Company, for the purpose of investing in Canadian securities. There are no actual commitments, but "important business has already been suggested and will be considered by the directors as soon as the Company is in a position to commence operations." We should have preferred a more explicit statement on this point.

New South Wales Government Debentures.

More Colonial stock for those who like it—a million and a-half of 4 per cent. Debentures, issued at 99, "for the purpose of railway construction, equipment and other public works."

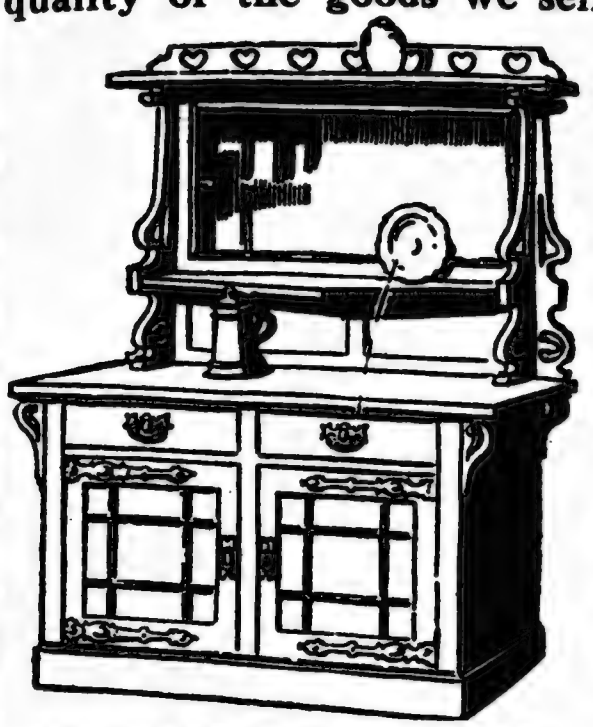
Bradleys.

This is a very sound issue, the vendors taking the whole of the ordinary shares, and the cash portion of the purchase price being represented by freeholds, book debts, stock-in-trade and other tangible assets.

"Bullets" is still going great guns. See page 594.

WE ARE FAMOUS

for the two following reasons. The first is honest value and superior quality of the goods we sell. People who buy from us are never disappointed in their purchases. The second thing is a liberality in giving credit that no other Furnishing House ever possesses the courage or confidence to imitate. What we advertise *we do*, and our terms of credit enable everyone to have a comfortable and artistic home.



Fumed Oak Sideboard, as illustration, fitted with two drawers and cupboards, enclosed by "latticed" doors, surmounted with panelled back and bevelled mirror—thoroughly well finished and soundly constructed. **£5 7 6**

Every article in all departments is marked in plain figures at cash prices and can be supplied on our well-known Gradual Payment System, the payments extending over 1, 2 or 3 years at the option of the purchaser. No deposit is required, neither do we add interest or make any extra charges whatsoever.

10% DISCOUNT FOR CASH.

SECOND-HAND DEPARTMENT.

This department alone contains a stock valued at considerably over £10,000, and we shall be pleased to forward a catalogue post free on application.

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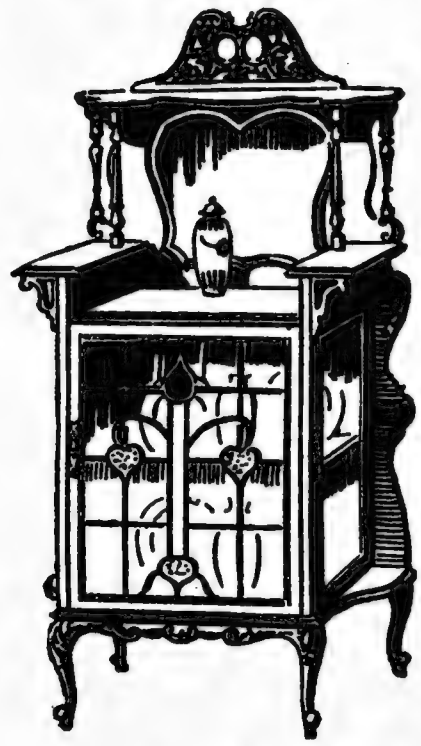
Worth. £	Per Month. £ s. d.
10	6 0
20	11 0
50	1 8 0
100	2 5 0
200	4 10 0
500	11 5 0
1,000	22 10 0
2,000	45 0 0

Or by other proportionate payments to suit purchaser's convenience.

In order that Country Customers may make a personal selection we will pay their fares to town on all orders of £20 and upwards.



Dainty China Cabinet, finished either mahogany or Chippendale colour, with artistic leaded glass door, lined shelf and back, with shaped and bevelled mirror in upper part. **£2 2 0**

Country orders are packed and delivered free.

OUR FULLY ILLUSTRATED CATALOGUE CONTAINING OVER 900 ILLUSTRATIONS AND SEVERAL COLOURED PLATES OF SUGGESTIONS WILL BE FORWARDED TO YOU ON APPLICATION.

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JOHN BULL'S FINANCIAL AND INSURANCE LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, JOHN BULL, 52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

FORTNIGHTLY MARGIN.—E. S. W. (London).—(1) You will find the condition is that the margin shall be maintained, and if the stock falls you will have to find more cover. (2) If you mean this as a new transaction you would only have to pay market price, but if it is to be run speculatively a margin would also be required. Be careful to deal only with the right people, as there are certain outsiders who would stick to the cover.

RUBBER AND COCOA ESTATE.—DIADEM.—These East African flotations are very risky, and it is difficult to give you any advice, especially as there is to be no return for three years. It depends entirely on the character and standing of your friend.

SUNDERLAND DISTRICT ELECTRIC TRAMWAYS.—A. P. (Crewe).—We fear there is not much prospect of an improvement in the Company, which is being carried on by the debenture holders. As far as it is possible to ascertain, the reconstruction has not yet taken place. No dividend has ever been paid.

UNDERWRITING.—ATHLONE CITY.—The underwriting of shares is generally undertaken by some financier or other intermediary, who submits the business to various firms, some of whom may entertain it and others not, but it is quite impossible to give you any names.

VARIOUS SHARES.—TARA HILL.—(1) You should communicate with the Secretary of the Company, who will no doubt be able to help you. (2) Gold Coast shares are at a very low level and it is difficult to say when and how they will improve. You have no option but to hold for the present. (3) The prospects of copper are very favourable and you should hold.

SYSTEMATIC INVESTMENT COMPANY.—C. F. (Yeovil) and others.—This is a bucket shop and we strongly advise you to have nothing to do with them. Throw their literature into the waste paper basket.

EMPLOYERS' LIABILITY ASSURANCE.—ASSURANCE.—The shares are of the nominal value of £10, with £2 per share paid up. The price, which has fallen lately in sympathy with all other securities, is 12¾. The Company is very strong financially, and we see no reason for you to sell.

BRAZIL 1911 LOAN.—READER.—This is a good second-class investment.

RHODESIAN COMBINE.—INVESTMENT.—It is, of course, a gamble, but Rhodesians as a whole are promising, and as soon as the clouds roll by, the market generally should improve. In the circumstances, it might be advisable to take up the shares in the new Company.

OIL AND GENERAL SHARE EXCHANGE.—N. L. (Leicester).—Quite safe to deal with, but you will have to take the shares up. Ask them to advance you a portion of the purchase price.

KOZLOWSKY PETROLEUM.—A. T. (Crewe).—A strong market tip. Present price about par—£1.

MELVILLE GLYN AND COMPANY, PARIS.—RHODESIAN.—Have nothing to do with these people.

GALICIAN OIL LANDS AND ROYALTIES TRUST.—SAFTY, CREDENTA, J. W. V. (Grantham), and H. A. S. (Victoria Dock).—We have formed a favourable opinion of this undertaking.

PROPERTY INSURANCE CORPORATION.—CAUTIOUS.—Quite sound and a very rising office. The address is 48, Bishopsgate, E. C.

SCOTTISH LEGAL LIFE ASSURANCE.—NORTH.—You inform us that in 1900 your wife insured her mother, stepfather, and uncle at a premium of 4d. a week each. These policies you say were issued without their knowledge, and were a pure speculation. When you heard of the transactions you questioned their legality, but the agent assured you that the policies were quite legal. Owing to inability to keep the premiums paid up the policies lapsed in September, 1909, and the monies amounting to over £23, are forfeited to the Society. On the facts, as you have presented them, yours is a hard case, and you should consult a solicitor. We consider the policies illegal, and their having lapsed would not, in our opinion, debar you from applying for a return of the premiums paid. The policy has been returned.

IDEAL BENEFIT SOCIETY.—S. P. (Coventry).—This Birmingham Society's programme includes sick benefit, substantial provision for old age, a Building Society with extraordinary advantages, and provision for wives and families in case of death. Scheme 3 refers to a Bank and scheme 4 to Life Assurance, and, withal, the Ideal is registered and established under the Friendly Societies Act, 1875. Circular No. 1 gives the name as the Ideal Benefit Society for Men and Women, and on page 3 the title is described as The Birmingham Mutual Sick Benefit and Old Age Society. You and your son joined the Ideal in 1908, you paying 4s. 1½d. per month, and your son 1s. 2d. These contributions were continued till July, 1911, when your son informed the local Secretary that you wished to draw out. Subsequently you were informed that you had only 8s. 2d. and your son 2s. 7d. standing to your credits, and which could be withdrawn. You want us to assist you. Candidly, we know nothing of the merits of this wonderful Society, not having seen its Balance Sheet or Actuary's report. We notice on page 4 of the circular that members can leave the Society at any time and withdraw their funds by forfeiting the preceding two years' surpluses or compensation to the Society. What is meant by their "funds and surpluses"? Write the Secretary and ask him to furnish you with a detailed statement showing:—(1) The amount of contributions you have made, (2) the amount of funds standing to your credit at the date you discontinued paying the contributions, and how these funds are made up? (3) the amount of surplus standing to your credit, and how arrived at? (4) the amount of surplus to be forfeited for withdrawing from the Society. When you receive this statement from the Secretary send it to us. Meanwhile we have returned the pay cards.

FRIENDLY SOCIETY.—A. B. J. (Leyton).—Send us the policies, and we will advise. Meanwhile let us know the sum paid in premiums, and the amount of the Free Policy offered, which do not accept until we have had an opportunity of considering your case. Keep the policies in force for the present.

ROYAL LONDON MUTUAL.—W. P. (Brynmoor).—You say that you insured the life of your father in 1903, that you have paid in premiums over £23, and will only take out about £13. You applied for a Free Policy and have been informed you could not get it, but that the Company would be prepared to issue a Joint-Life Policy to yourself and wife for £100, the first year's premium, some £6, being credited free. These are extraordinary statements. Send us the policy, and any documents relating to the matter, and we will look into the case. Is your father aware that you effected the policy, and what reason do you give for taking it out? As you are in doubt as to his age, at the time the proposal was made, this point had better be cleared up forthwith. DAVIES (Romford).—The policies were issued in 1899, one on the life of your mother, and the other on the life of your father. The third policy was issued in 1905 on the life of your father and mother. The rules make no provision for the payment of a cash Surrender Value, or the issue of a Free Paid-up policy. The assurances were effected by your mother without your father's knowledge, and she has regularly paid the premiums up to June last, when she was unable to continue doing so and the Company have given her notice that they would lapse the policies, which, as they now stand, are from the Society's standpoint null and void, and the money paid by your mother over these number of years is lost so far as she is concerned. We should question the validity of the policies on the life of your father, seeing that he was not a party to the assurance and did not sign a proposal form. Whether or not your mother was legally entitled to pay these premiums against your father's will is also another point upon which recently a County Court Judge expressed a very decided opinion, and to which we have referred on previous occasions. In the circumstances we should recommend you to consult a solicitor upon the whole position. A POOR COLLIER.—You insured your life and six members of your family, in addition to which there are policies on the lives of your father and mother. Owing to the coal strike the premiums got into arrears and you requested the agent to enter the premium payable under your father's policy in a separate book and you would endeavour to keep that in force and allow the policies on yourself and your children to lapse, which means that all the premiums paid from 1903 to 1911 would become the property of the Society. The agent refused. We fear that unless you can prove that at the time the policies were effected you had no *bona fide* expectation that you would incur expenses in connection with the death or funeral of your parents, you will be unable to recover the premiums paid. Instruct a solicitor to write the Society on your behalf.

REFUGE ASSURANCE CO.—REFUGE (Finedon).—You hold three policies on the life of your father-in-law issued in 1902, 3 and 6 respectively. The total assurances amount to £24 2s., and the premiums to 2s. weekly. The conditions make no provision for the payment of cash Surrender Values or the issue of Free policies in the event of the weekly premiums being discontinued. You therefore stand to lose all if the policies are allowed to lapse. You say you have already paid in premiums about £42. In September, 1911, the premiums fell in arrears and the policies became lapsible. The Company informed you that unless the premiums were paid up within 15 days you would lose your benefits, or alternatively they would reduce the amount of the assurance to reimburse them for the payments in arrears. Eventually the policy was reduced by 28s., representing the unpaid premiums, and there was a charge of 9s. made for interest, making together 37s., by which amount the policy was reduced. We understand that your father-in-law had no knowledge of the existence of these policies and you were told "he need not know anything about it." On previous occasions we have dealt with absence of knowledge on the part of the assured and need not repeat our views. As regards the legality of the policies, Section 36 of the Insurance Companies Act of 1909 legalises all kinds of Industrial policies; if they were effected by or on account of a person who at the time had a *bond-fide* expectation that he would incur expenses in connection with the death or funeral of the assured, and if the sum is not unreasonable for the purpose of covering these expenses, and any such policy shall enure for the benefit of the person for whose benefit it was effected or his assigns.

PEARL LIFE ASSURANCE.—H. H. (Coventry).—The Company do not appear to have taken the trouble they ought to have done to satisfy you in declining to recognise that you have any legal title to the policy which was taken out by your brother on your mother's life. They assert the policy is good and legal, which is probably correct, provided at the time the assurance was effected your brother had a *bond-fide* expectation that he would incur expenses in connection with the death or funeral of your mother. This policy contains no provision for the payment of a cash Surrender Value or the issue of a Free Paid-up policy should the premiums be discontinued. If you consider the policy good enough to hold you had better consult a solicitor as to your position.

NATIONAL OLD AGE PENSION TRUST.—LANCASTRIAN.—We have always advised our readers to avoid having dealings with this Trust. Better make provision for old age by taking up an Endowment policy with one of the established Life Offices. If you care to send us particulars of your requirements we will advise you further.

WORKMEN'S COMPENSATION.—W. A. D. (Salop).—We fear you could not claim now, having allowed so long a time to elapse, and not being fortified with medical testimony as regards the nature and duration of the accident. We think you should see a doctor for your own satisfaction, and if you care to explain to your employer what has happened, we see no objection to your doing so, and he might be willing to assist you.

PRUDENTIAL ASSURANCE COMPANY.—H. M. H. (Battersea).—The policy is legal and quite in order, but it is a poor investment. Do you understand that if you die during the 20 years only £25 would be payable? H. J. B. (Barking).—You are not entitled to a cash bonus, and you cannot obtain a surrender value on the policies. The superintendent has misled you. The Company is not giving a 50 per cent. bonus. We do not think you quite understand the endowment policies, or you would never pay on them. W. K. (Manchester).—The policy is an illegal one. There would be difficulty in getting the claim. They could claim the return of the premiums paid on the ground that the agent committed forgery. F. B. (Erith).—The offer is not an adequate one, but you are in the hands of the Company and must accept what they offer. E. K. (Ramsey).—The wife can claim the money whether he leaves a will or not, as the policy is an own life policy. H. J. M. (Exeter).—Sue in the County Court. The very fact that they have offered you part of the money proves that they are in the wrong. F. J. S. (South Molton).—The fact that the Company have offered to have the policies assigned would make no difference in a lawsuit. Moreover, it proves that they are illegal, or why need they be assigned? Sue the Company for the return of the premiums.

(A large number of replies are held over.)

THE COMING OIL BOOM.

There can be no question that but for the outbreak of hostilities in the Balkans, we should now have been in the midst of a big boom in Oil Shares. It is sure, however, to come before long, and investors who wish to be "in it" should communicate with

THE OIL & GENERAL SHARE EXCHANGE, 38, FINSBURY PAVEMENT, LONDON, E.C.

Telegrams: OLEOGENSHA AVE, LONDON. Telephone: LONDON WALL 2973.

Our "Bullets" Prizes AGAIN increased. See page 595.

CAMBRIDGESHIRE RESULT

The drawing was superintended by the Special Representative of "John Bull," and this gentleman wrote down and took away with him a complete list of the drawn numbers, together with the names and postal addresses of the winners.

£500 FOR THE WINNER.

£100 FOR THE SECOND.

£50 FOR THE THIRD.

£5 FOR EACH TICKET DRAWING A STARTER. £2 FOR EACH TICKET DRAWING A NON-STARTER.

300 CONSOLATION PRIZES £1 EACH.

NAME OF HORSE.	TICKET NO.	PURCHASER'S NAME AND ADDRESS.
Cyllene More	T 9195	F. Johnson, 96, Camberwell New Rd., S.E.
Hall Cross	T 20424	J. Fraser, 17, Bellevue Cres., Edinburgh.
Sweeper II.	T 5874	A. G. Ford, Crow Green, Cullumpton, Devon.
Oliver Goldsmith	A 23193	R. Wood, 11, Old Row, Deantown, Musselburgh, N.B.
Drinmore	A 43547	G. Green, 10, Church St., Madeley, Salop.
Willaura	B 40745	T. E. Bond, 54, Bartholomew St., Newbury.
Chanteur	A 5185	T. Thomas, 3, Pantglas, Aberfan, Glam.
Chili II	A 37263	A. A. Percival, 86, Garmoyle Rd., Liverpool.
hinsella	A 68109	Wm. H. Watson, 4, Chapel Row, Normanton Common, Yorks.
Jaeger	A 35618	M. Owen, Haswell House, 93, Old Castle Rd., Llanelly.
Giant	J 72107	F. Summan, Long St., Belton, Loughborough.
The Story	B 21021	D. Miller, 24, Bincefield Av., Dunfermline, N.B.
Outram	B 17574	Th. Herbert, 83, Crawford St., W.
Warfare	J 68781	G. W. Martin, 20, Waddesdon Rd., Dovercourt.
Royal Tender	A 35581	A. Watson, 15, Asfordby Rd., Melton Mowbray.
Uncle Pat	B 3939	H. Jones, Croome Court, Severn Stoke, Worcester.
Cullen Castle	A 77098	J. C. Mather, 213, City Rd., Hulme, Manchester.
Orange Girl	B 81777	G. W. Batcock, 18, Beadon Rd., Hammersmith, W.
William Rex	T 59426	R. Riddell, Golf Club, Weston-super-Mare.
Sandwort	T 49818	Elwyn Kyte, 47, Simpson St., Battersea, S.W.
Dorando	B 51744	Mrs. E. Walliker, 5, Pantyllyn Terr., Llandebie.
Granite	B 37583	F. Keeping, 27, Orts Rd., Reading.
Javelin	A 55583	Thos. Gardner, 267, Plungington Rd., Preston.
Shantallymore	T 14930	A. Sandlewich, 55, Burgoyne Rd., Harringay, N.
Mushroom	T 5570	N. J. Hamilton Hume, Glenfriars, Jedburgh, N.B.
Le Toquet	A 7323	Pte. Wright, H.M.S. "Indefatigable," c.o. G.P.O., London.
Bryony	B 70156	Mrs. Olive Jubb, 79, Ellesmere St., Moss Side, Manchester.
Francepeth	T 7598	W. Cousins, 17, Milton St., Jarrow-on-Tyne.
Short Grass	A 6541	G. Baxter, 20, Alexandra Rd., Grangetown, Yorks.
Salvados III	B 60208	Mrs. M Rice, 6, Vicarage Walk, Walton-on-Thames.
Olga	B 52914	J. Dean, 63, High Rd., Balham, S.W.
Wise Symon	A 85094	A. Sadler, c.o. Oakleigh, Park Rd., Hale, Ches.
Lorenzo	A 65720	W. Ward, Ken Wood Gardens, Hampstead, N.W.
Carman	A 83233	H. J. Hargreaves, Aireworth St., Keighley.
Lanwolf	B 75619	Thos. Guy, Park Lane, Whatlington, Battle.
Bibre	A 89054	Mrs. E. Swann, 170, Bucknall New Rd., Hanley.
Whisk Broom	B 28031	C. E. Thompson, Mill Lane, Kettering.
Cavallo II.	T 31227	A. Buchan, 164, Gt. Junction St., Leith, N.B.
Hamerton	J 18533	W. E. Liffen, 21, Ashburnham Rd., Chelsea, S.W.
Lance Chest	A 47865	Emily Pepper, 37, Waterloo St., St. Lukes, E.C.
St. Nat	B 29573	A. Lander, 15, Denham St., C.-on-M., nr Manchester
Grammont	T 10317	J. Robinson, c.o. M. Baker, 110, Bradford Rd., Manchester
Jingling Geordie	B 27721	A. Dobson, Meynell Rd., Colton, Leeds.
Kosciusko	H 47306	A. Newlove, 41, Durham St., Hartlepool.
Berrilldon	T 13750	S. Fullbrook, 2, Park Cottage, Park Lane, Birchington-on-Sea
Sunspot	A 80645	W. Elgie, c.o. Leaholm, Beckfield Lane, Acomb, York.
Southannan	H 46402	C. Patteymore, 53, Gibbons St., Plymouth.
Lycaon	A 20814	O. Mackin, 9, Park Place, Darlington.
Catmint	T 4664	J. Watson, 8, Lancelots Hey, Liverpool.
Mohacz	T 20421	Mr. Munro, 77A, Causewayside, Edinburgh.
Mustapha	T 32181	D. Powell, 63, Caeran Rd., Caeran, Glam.
Meleager	T 49753	Wm. Lewies, 6, Martins Terr., Abercynon.
La Boheme II.	B 26750	H. Hack, 30, Little Earl St., Shaftesbury Av., W.C.
Nerestan	B 29829	W. T. Cox, Yew Tree Cottage, Slough Rd. Iver Heath, Bucks.
Sobieski	B 664	D. J. Thomas, 132, Treabanog Rd., Cymmer, Porth
Oiseau Bleu	B 82168	Mrs. R. Morris, 21, Shale St., Bilston, Staffs.
Saucy Vixen	B 51502	Fred Furness, 54, Clitheroe St., Skipton.
Long Set	T 12387	A. Hall, 16, Market Hill, Buckingham.
Santa Bellis	T 15451	J. Glover, 62, Dronfield St., Leicester.
Maiden Erlegh	T 23355	J. Hallows, 186, High St., Pendleton, Manchester.
Preferment	A 19874	W. W. Howgego, 23, Pencester Rd., Dover.
Santair	E 20718	G. Moore, Bondgate, Otley, Yorks.
Alope	T 39437	Anne Foulkes, 3, Hartwell Villas, Aberfan, Merthyr Vale.
Mordred	T 18028	L. Smith, 17, Hill St., Shaw, nr. Oldham.
Eton Boy	K 66107	T. Hollands, 124, Northcote Rd., Battersea, S.W.
Adam Bede	B 61034	W. H. Blackshaw, The Lea, Denham, Bucks.
Polkerris	A 73925	J. Myerscaugh, 38, Sherborne St., Strangeways, Manchester.
Le Lac	B 52952	E. Hurley, 17A, Laitwood Rd., Balham, S.W.
Wethers Well	B 25541	E. C. Haynes, 26, Lamb St., Spitalfields, E.

H. DIAMOND, LUCERNE, SWITZERLAND.

LETTER POSTAGE, 2½d. POSTCARDS, 1d.

OVER £300 IN PRIZES!

This week, we are again making a considerable increase in our Prize list. We are making our First Prize £100, and increasing our Second and Third prizes to £25 and £10 respectively. In Addition we are offering a much larger number of substantial cash prizes and increasing the number of other prizes to 750. We feel confident that this change will meet with our readers' approval.

THE JUDGING.

Many of these competitions are hastily or carelessly judged, and numerous good coupons are overlooked. **Every BULLETS Coupon will be read slowly and carefully by our special staff of adjudicators of the highest ability, after which all the coupons will be read a second time, and just as much time and trouble will be devoted to the second reading as to the first. By this means it is practically impossible for any coupon to be overlooked.**

"JOHN BULL" guarantees the following magnificent Prizes for BULLETS:—

First Prize - - £100!

SECOND PRIZE - £25 THIRD PRIZE - £10!

TEN PRIZES OF £2 10s. EACH!

AND A LARGE NUMBER OF £1 AND 10s. PRIZES.

We shall also give

750 OTHER HANDSOME PRIZES!

BULLETS CAN ONLY BE CONSTRUCTED FROM THESE 40 EXAMPLES:—

HOUSE OF COMMONS	THE POST OFFICE	JOHN BULL LEAGUE	BANK CASHIER	GLAD EYE
EVERY WOMAN	STONEY BROKE	SALOON BAR	GOOD SHOT	MANCHESTER CITY
A SOVEREIGN	LIBERTY	SO MONOTONOUS	WHEN IN LOVE	TRIAL BY JURY
BULGARIA	REGISTRY OFFICE	BEST LEFT ALONE	THE CZAR	ALSO RAN
PLAYING THE PIANO	MY PIPE	MR. REDMOND	REFUSED	KISSING
SWEET SEVENTEEN	HER NEW HAT	ADRIANOPLE	HIRE SYSTEM	WET WEATHER
BIG BATTLE	BRITISH ARMY	MAKING EXCUSES	MY HOPE	NEVER DONE
FLAT IRON	GOOD SPORT	A COPPER	GOOD ADVERTISEMENT	TALLYMAN

HOW TO MAKE YOUR BULLETS.

First choose any one of our forty examples. Then give two or three words having some bearing on the example chosen. The initial letters of the FIRST and LAST word selected MUST begin with ANY OF THE LETTERS in the example chosen. If three words are selected any word can be used as the middle word.

For instance, if you take the example EVERY WOMAN and choose the letters "M" and "A," using the word "some" as the middle word, you can form the Bullet "ATTRACTS some MAN." Or from the example "THE CZAR," the Bullet "AUTOCRATIC RULER" can be formed. Again, if you take the example "GOOD ADVERTISEMENT," using the letter "S" as initial letter for both the first and the last word, you can form the Bullet "SECRET of SUCCESS."

Now you see how very simple and fascinating this competition is.

SO SEND IN YOUR COUPONS NOW.

Competitors can send in two BULLETS on one coupon for sixpence, but if both coupons are used a postal order for one shilling must be sent.

BULLETS CAN ONLY BE CONSTRUCTED FROM ONE OF THE FORTY ABOVE EXAMPLES.

Closing date, Wednesday, Nov. 6th.

Example .....

Bullet .....

Example .....

Bullet .....

(5) P.O. No. .....

I agree to enter this competition in accordance with the rules and conditions announced on this page and agree to accept the published decision as final and legally binding.

Signed .....

Address .....

.....

.....

A Sixpenny P.O. Must Accompany this Coupon.

Not more than three words may be used to construct a Bullet.

Closing date, Wednesday, Nov. 6th.

Example .....

Bullet .....

Example .....

Bullet .....

(5) P.O. No. .....

I agree to enter this competition in accordance with the rules and conditions announced on this page and agree to accept the published decision as final and legally binding.

Signed .....

Address .....

.....

.....

A Sixpenny P.O. Must Accompany this Coupon.

IF BOTH COUPONS ARE USED A POSTAL ORDER FOR 1/- MUST BE SENT.

The ink will not run if the coupon is slightly warmed before being used.

Envelopes should be marked "BULLETS, No. 5," "John Bull," Long Acre, London, W.C.

RULES (which must be strictly adhered to).

1. The First Prize will be awarded for what, in the opinion of the Editor, assisted by a competent staff of adjudicators, is the best Bullet received, and the other prizes in order of merit. The right to divide a prize or prizes among two or more competitors is reserved.

2. Bullets must be plainly written on one of the coupons on this page, and only two attempts may be written on each coupon.

3. Both coupons may be used, but each coupon must be accompanied by a postal order for 6d., made payable to JOHN BULL, and crossed ~~& Co.~~ Competitors must write their names and addresses and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Competitors sending more than one coupon may enclose one postal order for the full amount covering the number of their coupons. Stamps will not be accepted.

4. Coupons must not be cut or defaced in any manner, or have portions of another coupon pasted upon them.

5. Entries must reach us not later than the first post on the morning of Wednesday, November 6th.

6. The Editor undertakes that every Bullet reaching him shall receive careful consideration by a competent staff; but the Editor will not hold himself responsible for coupons lost or mislaid.

7. No correspondence can be entered into concerning this competition.

8. The Editor's decision on all matters concerning this competition must be accepted as final and legally binding in all respects, and acceptance of this rule is an express condition of entry.

THE RESULT OF THIS COMPETITION WILL BE ANNOUNCED IN OUR ISSUE DATED NOVEMBER 23RD, 1912.—ALL CHEQUES POSTED ON DAY OF ISSUE.

RESULT OF OUR SECOND BULLETS COMPETITION.

FIRST PRIZE OF £120 :—

Mr. W. NICHOLSON,
25, Redwell Avenue, Weymouth.

Example :—THE SERVANT PROBLEM.
Bullet :—PERPETUAL "TREASURE" HUNT.

SECOND PRIZE OF £10 :—

Mr. H. L. KODGE,
10, Moray Avenue, Scotstoun, Glasgow.

Example :—ULSTER.
Bullet :—LORD "S" SAVE THEM!

THIRD PRIZE OF £5 :—

Mr. G. HENRY, c.o. Eggleston and Son, Westgate, Dewsbury.

Example :—HORSE RACING.
Bullet :—"RHINO" RUNS SWIFTEST.

FOURTH PRIZE OF £2 10s. :—

Mr. S. BOAST,
Vardre Road, Clydach, Swansea, South Wales.

Example :—MY WIFE.
Bullet :—MAKES WORRY ENDURABLE.

10 PRIZE WINNERS of £1 EACH:

GEO. W. ASHLY, 4, Branksome Terrace, Leeds.
F. A. BAILEY, 179, Hominglow Street, Burton-on-Trent.
G. BARTER, 64, Manor Road, Buckland, Portsmouth.
Mrs. I. BERRY, 21, Claremont Road, Alexandra Park, Manchester.
W. J. DAVIDSON, 2, Cleveland Terrace, North Shields.
Miss A. G. GASCOIGNE, Romsey, Hants.
WM. HILL, 28, Kynaston Road, Thornton Heath, Croydon.
A. J. MAPLE, 64, Selwyn Road, Plaistow, Essex.
T. E. MORRIS, Inland Section, G.P.O., Mount Pleasant, E.C.
FRED STRELLEY, 1, Camp Street, Derby.

20 PRIZE WINNERS of 10s. EACH:

Miss F. ALLISON, 101, Warwick Road, Banbury, Oxon.
GEO. BLOOR, 10, North Street, Newcastle, Staffs.
T. H. BRACE, 223, Westbourne Grove, W.
E. R. BREWER, 11, Queen's Avenue, Old Trafford, Manchester.
A. DICKSON, c.o. 19, Bradfield Street, Bishopsgate Street, E.C.
Mrs. L. EASTMEAD, Military Barracks, Tipperary, Ireland.
J. JACKSON, 74, Watling Road Fulwood, Preston.
JAMES MORGAN, 4, John Street Treforest, near Pontypridd, Glam.
QUINTON KEAN, Dunreggan, Moniaive, Dumfries, N.B.
L. D. LAWRIE, Garvock, St. Boswells, Roxburgshire.
A. MITCHELL, 131, Sumatra Road, West Hampstead, N.W.
ALEXR. MOFFAT, 62, Endrick Street, Springburn, Glasgow.
JAMES PARKER, The Piquet, Stour Road, Christchurch, Hants.
E. W. ROSE, 13, Albert Street, Slough.
J. SOLOMON, Steward, United Club, Guernsey.
Mrs. MARY TAGGART, 31, Upper Kessock Street, Inverness.
H. WATERFALL, 12, Moorland Vw, Bradeley, Stoke-on-Trent.
GEO. WELCH, 91, St. Albans Avenue, Chiswick, W.
W. WESTON, 17, Canyage Square, Clifton, Bristol.
Mrs. NELLIE WEVELL, 113, Melfort Road, Norbury, S.W.

Selection from List of Special Prize Winners (arranged in alphabetical order).

Ainsworth, May, Broom Cottage, Higher Lane, Lymm, Warrington.
Anderson, Mrs., 48, Freer Rd., Handsworth, Birmingham.
Anderson, P., 3, Dedridge, Mid-Calder.
Anderson, William, Harbour Place, Rosyth, Inverkeithing, N.B.
Andrews, Alice, 33, Middleton St., Canonbert St., Bethnal Green, E.
Andrews, Mrs. A., 140, Cassland Rd., N.E
Anstiss, F. J., 37, Lavender Sweep, Clapham Junction, S.W.
Apsley, A. G., 33, Townsend Villas, South Tottenham, N.
Arthur, Miss C., 37, Union St., B'ham.
Ash, Percy, 16, Queen Anne's Mews, Chandos St., Cavendish Sq., London, W.
Atkinson, Thos., 108, Woodland Pk. Rd., Harringay, N.
Austin, A., 1, Upper Barcley St., Ipswich.
Axford, F. J., 54, Springfield Ave., Horfield, Bristol.
Ayling, Miss B., 273, Lomer Rd., Fratton, Portsmouth.
Aylliffe, Gordon, 121, Fawnbrake Ave., Herne Hill, S.E.
Bacon, Leonard, 132, Lower Pk. Rd., Peckham, S.E.
Bagnall, V. A., 12, Gt. Hampton St., Birmingham.
Baker, Mrs. Ursula, 10, Main St., Calton, Glasgow.
Barker, A., 45, Battersea Pk. Rd., London, S.W.
Barnard, Mrs. Ethel, 28, Salisbury St., Edinburgh, Scotland, N.B.
Barnes, Jno. R., P.O. Sel., H.M.S. "Agamemnon," c/o G.P.O., London.
Barrie, J. E., 60, Frederick Rd., Wylde Green, nr. Birmingham.
Bathard, Miss G. A., Hull House, Fourposts Hill, Southampton.
Bean, S. K., 28, Wellington Rd., Peckham, S.E.
Bateman, Jas. Dudley, 35, Severn Ave., Weston-super-Mare.
Bathgate, John J., 6, Surrey Sq., Edinburgh, N.B.
Baxter, C. (Town Crier), 130, Buckland Ave., Dover.
Beeks, Miss Rosie, "Rothwell," Northampton.
Bedell Mr., 14, Cary Rd., Sebby Rd., Leytonstone.
Bedingfield, E. G., Henry VIII. Gateway, Windsor Castle, Windsor.
Belcher, Miss E., Rosencath, Goring-on-Thames.
Bench, H., 59, Woodborough St., Stapleton Rd., Bristol.
Bennett, Harry, c/o Mrs. Bailey, Cluzance, Penzance, Cornwall.
Betts, Lilian, 18, Uplands Rd., Stroud Green.
Bevdis, Chas., 31, Ventnor Rd., New Cross, London, S.E.
Birch, A. J., 97, St. George's Rd., Westminster, London, S.W.
Bisgrill, A., Mrs., Matron, St. Aidan's Home for Boys, Tynemouth.
Black, J., 207a, W. George St., Glasgow.
Blake, Miss Violet, Governor's House, Chelmsford, Essex.
Blakney, Miss, 2, Belmont Rd., Montpelier, Bristol.
Blackshaw, Fred, Audley Range, B'burn.
Blom, W., 189, Algernon Rd., Lewisham.
Bold, A., Butterknowle Cottage, Viewfield Rd., Southfields, S.W.
Bourke, M., 49, Penn Rd., Holloway, N.
Bowden, Mr. A., 2, Zion Place, Margate.
Bowie, James M., 73, Greyswood St., Streatham, London, S.W.
Boyce, Jas., 28, Bellshill Rd., Uddingston.
Bradbury, H. D., 2, Osborne Grove, Lightcliffe, Yorkshire.
Bradley, Leila, Blackthorn Hill House, Bicester, Oxon.
Bradley, Jno. T., Mear Beck, Long Preston, R.S.O.
Brain, Maud E., 198, Seely Rd., Streatham.
Browne, H. R., 62, Wyndham Cres., Cardiff.
Brown, James, Maplebank, Lesmahagow.
Brown, Miss L., 11, Forth St., Edinburgh.
Braund, Percy W., 60, Heaton Rd., S.W.
Bruce, S. S., Villas-on-Heath, Vale of Health, Hampstead, N.W.
Bunker, Mr. E. C., 525, Gloster Rd., Herfield, Bristol.
Burgess, G. W., Telegst., H.M.S. "Itchen," 5th Destroyer Flotilla, Harwich.
Burgon, H. L., Elsinore, Lambert Rd., Grimsby.
Burns, R., 58, Hill Ave., Totterdown, Bristol.
Burridge, Charles, Little Brook Cottage, Holmwood, Dorking.
Burton, T., 5, Nelson St., Brightlingsea.
Butler, George, Rhoscolyn, Coalway Rd., Wolverhampton.
Capes, Arthur A., 102, Belmont St., Hull.
Carroll, T., 48, Rudman St., Salford, Manchester.
Castle, Albert, 7, Albert Ter., Newland, Banbury, Oxon.
Cartwright, P. B., Upper Bar, Newsagency, Newport, Shropshire.
Carruthers, J. G., 10, Milton Ave., Highgate, London, N.
Cantrell, Charles, 12, Dundas Rd. Tinsley, Sheffield.
Calvert, Mrs. L., Lancaster Rd., Carnforth.
Carriss, Miss A., 119, Bede Burn Rd., Jarrow, Durham.
Cameron, Rosa L., Northcliffe, Marina, Deal, Kent.
Chadd, E. G., 21, London Rd., Leicester.
Chalmers, James, 509, Springburn Rd., Glasgow.
Chalmers, F., 17, York Rd., Douglas, Isle of Man.
Chalmers, Alec. D., The Cottage, Franklin Rd., Gillingham, Kent.
Chambers, Mrs., 83, Bohenna Rd., St. Leonards-on-Sea.
Chandler, M. L., 15, Dunraven Rd., Shepherd's Bush, W.
Charrington, H., 38, Powell Rd., Clapton.
Charroles, J., Glyndenven, Whetstone, N.
Chapman, G., 20, Theobald Sq., Rochester.
Chapman, Albert, 45, Gowlett Rd., Peckham, London, S.E.
Clarke, D. L., 68, Avondale Rd., Croydon.
Clayton, Bertram E., 78, Durlston Rd., Kingston-on-Thames.
Clayton, Cyril, 102, Upland Rd., East Dulwich, S.E.
Cleaver, E. J., 56, Como St., Romford.
Cooke, Clifford, Harrison Rd., Erdington, Birmingham.
Cookson, Tom R., 6, Berlin Rd., Edgeley Park, Stockport.
Cooper, John, 27, Benvie Rd., Dundee
Cochrane, Mr. B. A., 15, Upper Porchester St., Hyde Pk., W.
Conan, Miss V., Muskham Grange, Newark, Notts.
Colledge, Lewis, 45, Hoddon St., Leicester.
Compton, Mrs., 16a, Portland Rd., Holland Pk. Ave., London, W.
Constable, H. R., 60, Somerset Rd., Knowle, Bristol
Cornall, W. H., Railway Station, Padstow, Cornwall.
Cottey, I. M. T., 24, Solon New Rd., Clapham, S.W.
Courtice, George, 33, Avondale Ave., North Finchley, N.
Cox, T. C., Station Rd., Freshwater, N.
Crane, Arthur S., 7, King's Rd., Radipole, Weymouth.
Crawford, Rd., 30, Newhaven Rd., Leith.
Crawford, J. G., Tynehead, Midlothian.
Crockett, G., 157, Woodville Rd., Cardiff.
Crookes, Geo. H., 75, Bank St., Alexandria, Scotland.
Crooks, Geo. C., 64, Marlborough Rd., Shipley, Yorks.
Croot, William, 6, Wilton Ter., West Hill Rd., Bournemouth.
Cross, R. A., Regent House, Moorthorpe.
Dales, Ernest, 114, Scott Ellis Gardens, St. John's Wood, N.W.
Darby, Harold V., 24, Canterbury Rd., Handsworth, Birmingham.
Datson, Frank, Cl. Sch., Lower Halstow, Sittingbourne.
Davis, Percy C., 7, Avenue Rd., Leigh-on-Sea, Essex.
Davy, Lt.-Col. F. A., 13, Ellerker Grdns., Richmond, Surrey.
Day, Miss E. M., 107, Highbury New Pk., N.
Dennis, J., Market Bldgs., Immingham, nr. Grimsby.
Dick, G., 144, Crookston St., Glasgow, S.S.
Dixon, E. H., 1, Venue St., Bromley, E.
Donald, J., 26, Kensington Ave., Manor Park, Essex.
Dondney, Rev. E. P., Bilton Vic., Yorks.
Drysdale, F. C., Well House, West Kilbride, Ayrshire.
Dunklen, A. J., 584, Rotherhithe St., S.E.
Dye, W., Manager, Maypole Dairy Co., Ltd., 289, Hunslet Rd., Leeds.
Earith, L., 9, Vine Ter., Exning, Newmarket, Suffolk.
Eaminson, G. T., 61, Greystoke Ave., Newcastle-on-Tyne.
Edward, Mrs. M. E., 86, King's Rd., Kingston-on-Thames.
Edwards, Wm., 30, Anerley Pk., Anerley.
Edwards, Thos., 77, Hollins Grove, Sowerby Bridge.
Edwards, Evans J., Schoolmaster, Pencoed, Bridgend, South Wales.
Elliott, Arthur, c/o 81, Edinburgh Rd., Kensington, Liverpool.
Elston, J. H., 46, Canterbury St., Islington, Liverpool.
Ereant, Edgar J., 37, Norland Sq., Holland Park Ave., W.
Evans, Fred, 48, The Avenue, Pontycymmer, nr. Bridgend, South Wales.
Evans, Miss L., The Firs, Crepstone, Yelverton, Devon.
Fenn, J. W., 23, High St., H'pstead, N.W.
Fido, Julian A. C., 19, Torrens Rd., Brixton Hill, London, S.W.
Finnis, A. M., Frith Bank, Frith Rd., Dover.
Favill, C., Lyndhurst, The Crescent, Truro, Cornwall.
Forrest, Bert L., Main St., Shotts.
Forster, Stanley, 2, Stirling St., West Hartlepool.
Forentain, Chas., 130, Castellain Rd Maida Vale, London, W.
France, Geo H., 89, Argyle Rd., Meersbrook, Sheffield.
Francis, J., 68, King Edward St., Gateshead, Durham.
Frell E., 140, Wilberforce Rd., Leicester.
Froggatt, Hy., Ribston, Hucelecote, Glos.
Gadd, J., 11, Richmond Ave., Wimbledon.
Gage, Mr. A., 89, Widdrington Rd., Coventry.
Gage, Chas., 6, Pilgrim's Place, Vivian St., Abertillery, Mon.
Gaunt, Ann, 4, Valley Sq., Littlemoor, Pudsey, nr. Leeds.
Gibbons, Victor, 223, High Rd., Kilburn.
Goldup, F. P., 18, Mayfield Ave., Dover.
Goldsworthy, Jennie, Clifton House, King St., Brynmaur, Brec.
Gooderson, W., Ogscastle, Carnwath.
Goodings, H. C., 19, Denmark St., Charing Cross Rd., W.C.
Goodyear, H., Royal Ave., Scarborough.
Graham, Mrs. M., 58, Howitt Rd., Belsize Park, London.
Grainger, Wm., Chemist, Scott's Green, Dudley.
Grant, S. W., 31, Craven St., W.C.
Graveley, E. R., Khartoum Rd., Southampton.
Green, F., 1, Chesham Flats, Duke St., Grosvenor Sq.
Green, M., 20, West End, Witney, Oxon.
Greening, Mrs., 7, Glendower Ter., Belle View, Shrewsbury.
Greenwood, Mrs. H. L., Poppleton, York.
Greenwood, Miss Vera, 75, Lower High Street, Thame, Oxfordshire.
Gregory, Mr. P., "Torwood," 58, Killyon Road, Clapham, S.W.
Grierson, Miss A., 21, Godolphin Rd., Shepherd's Bush, London, W.
Griff, Hy., Moss' Empires Tour, *en route*.
Griffith, Thos. G., 2, Giltar Ter., Penally.
Griffiths, W. C., 118, Gray St., Bootle.
Grimes, James, 41, Back Water St., Portwood, Stockport.
Grimstone, H., 69, Bolton Rd., Pendleton, Manchester.
Gunns, Mr. G. H. (No. 129), The Sanatorium, Frimley, Surrey.
Haigh, G. H., 647, Huddersfield Rd., Wyke, Bradford.
Hall, Annie, 16, Huntler Rd., Cheadle Heath, Stockport.
Halliwell, Mr. S., 39, Cobourg St., Plymouth, Devon.
Ham, H. G., 96, Mitcham Rd., East Ham.
Harries, Edward, 68, Savernake Rd., Hampstead, N.W.
Hammond, Albert E., 26, Shakespeare Rd., Northampton.
Hampton, Mr. D., c/o Mr. Ashley, 46, Sutton Rd., Southend-on-Sea.
Hardy, Mr. H., 12, Forester St., Derby.
Hargreaves, Mrs. M., 39, Chelverton Rd., Putney, S.W
Harries, Jas., 15, Camden Grove, Peckham.
Harrington, F. L., 2, George Rd., West Bridgford, Nottingham.
Harris, H. J. W., 220, Slade Rd., Erdington, Birmingham.
Harris, Mr. J., 22, Havodarthen, Llanhilleth, nr. Newport, Mon.
Harrison, C., 168, Gordon Rd., Notting'm.
Hart, Mr. S. J., Fort Westmoreland, via Queenstown, Cork, Ireland.
Hatton, Paul, 36, Allfarthing Lane, Wandsworth Common, S.W.
Hattermore, E., 15, St. Lawrence Rd., Clontarf, co. Dublin
Hay, Mrs. John, 141, Easter Rd., Leith
Hayden, Sergt., R.A.M.C., Barewood Barracks, Leeds.
Haywood, Mrs., 86, Muglett Lane, Maltby Model, nr. Rotherham.
Herald, A. J., 34, Northwold Rd., Stoke Newington, N.
Herkes, Robert H., 37, Acton St., Gray's Inn Rd., W.C.
Heseldon, Harold, Woodchurch Villa, Norman Rd., Canterbury.
Hewitt, Frank M., 47, Broomfield Rd., Palmer's Green, N.
Hill, Mrs. G., Broad St., Bampton, Oxon.
Hill, John, Fonsbrook, Blyth Bridge, Stoke-on-Trent.
Hichcliffe, John, 9, Muckham St., Meadows, Nottingham.
Hind, R. B., 40, High St., Newcastle, Stoke-on-Trent.
Hindley, Alfred J., 35, White Rock St., West Derby Rd., Liverpool.
Hines, Geo., North Bank, Belstead Rd., Ipswich.
Hinley, T. E., 31, High St., Wandsworth
Hirose, Harry S., 28, Seymour Bldgs., Seymour Place, London, W.
Hoare, H. O., 18, Kent House Rd., Sydenham, S.E.
Hodgins, Rt., Dilkushe, Brundall, N'folk.
Holden, James, 18, June St., Blackburn.
Hone, Reginald, Ridley House, Kingswear, S. Devon.
Hopkins, Thos., 1, Renshaw St., Openshaw, Manchester.
Hepworth, Gelt., 24, Esmond Gardens, Bedford Park, N.
Hosler, E., 64, Hampton Rd., Luton, Beds.
Howard, N., 35, Burrow Rd., Preston.
Howland, C. A., 59, Maplethorpe Rd., Thornton Heath, Surrey.
Hudas, N., Birkland House, Mainfleet Rd., Skegness.
Hunt, Wm. Geo., 7, Berkley Rd., Crouch End, N.
Hyne H., 10, Abbey Rd., Torquay, Devon.
Iles, Daniel John, 131, Batley Rd., Oxford.
Illman, Minnie R., 33, Grove Park Ave., Brislington, Bristol.
Imrie, Thos., 17, 16, St. Bowhill, Cardenden, Fifeshire, Scotland.
Ivison, G., S.A. Shelter, 7, St. Ann's St., Westminster, S.W.
James, A., The Shop, Penally, Pembroke.
James, D. J., 38, Nesta Rd. Canton, Cardiff, S. Wales.
James, W. H., 35, Pinhoe Rd., Exeter.
Jaques, F. M., 8, Barron St., Darlington.
Jannings, V., 66, Sudborne Rd., Brixton Hill, S.W.
Jerome, Mabel L., Mandona, Effingham Rd., Surbiton.

A further selection of the above Prize Winners can be found in 'Mrs. Bull,' dated Nov. 9, and the complete list may be seen at the 'John Bull' Offices.

RACING NOTES.

Prophetic.

Recent happenings and form point to LANCE CHEST and MAIDEN ERLEGH, whom it is difficult to separate, for the Cambridgeshire.

To-day (Wednesday) GAIA should improve on her form at the last meeting and win the New Nursery. BEN WYVIS can win the Maiden T.Y.O. Plate, and old GALLEOT can hardly be stopped in the All-aged Selling Plate. LIGHT BRIGADE is in such form at present that he must nearly win Thursday's Richmond Nursery, whilst BANNOCKBURN has improved so much lately that with his comparatively light weight the Houghton Handicap looks a gift for him. The best thing of the week is

LOUVOIS

in the Dewhurst Plate on Thursday. For the final day of Newmarket season the Queensbury Handicap should fall to the much-improved

CASTLETON,

despite his rise in the handicap. THE STORY, who will probably be sent out previously in the Cambridgeshire, ought to win the Durham Stakes, and CROWN JEWEL should take the Final Plate.

At Alexandra Park on Saturday I must advise that

SYDMONTON

be followed in the London Cup. He should certainly confirm his Sandown Park form with Bachelor's Tax and Grey Barbarian.

SPORTING REPLIES.

J. F. AWBERY.—GINGER—Lucerne is sufficient address. A.B.C. (Woodford)—No sweepstakes are "safe investments," but we can vouch for the genuineness of those conducted by Mr. Awbery. E.M. (Spalding)—We have personally investigated your complaint with Mr. Awbery, who points out that you are wrong in the number of tickets taken in the sweep as stated in your letter, and further, that in a race like the St. Leger, there are a very large number of entries, which consequently reduces the prize money. EAGER—We are glad to know that your friend is so satisfied with the result of his transaction.

J. BERESFORD.—ENQUIRER.—We have already stated that J. Beresford, of Corporation Street, Birmingham, is a perfectly reliable and straightforward man to do business with.

REG. H. RICHARDSON.—A.V. (Brockley).—We shall be glad to have particulars of the transaction you mention.

J. McLAUGHLIN.—A large number of replies respecting this firm are held over till next week.

EDWIN JAMES, Binningen, Switzerland; L. R. (Leicester).—This is one of the oldest firms on the Continent, having been established over 40 years. Its main business is football pools (Totalisator principle), Competitions and Racing Commissions. You had better write direct, addressed as above, for full particulars.

H. DIAMOND.—C. KING.—We understand that any person who draws the fourth to the eighth horse and is unable to take a free holiday will receive cash instead.—W. G. (Newington Green).—Obviously a clerical error, and immediately the matter was brought to Mr. Diamond's notice we are informed he wrote you, reimbursing you the amount paid for postage.—CLEVEDON.—You can obtain full particulars from H. Diamond, Lucerne, Switzerland.

SMALLMAN AND TERRY (Geneva). S.A.C. (Teignmouth)—As we recently stated, in reply to another correspondent, this firm is perfectly straight, and absolutely sound.

H. DIAMOND'S CAMBRIDGESHIRE SWEEPSTAKE.

On Tuesday, October 22nd, our representative attended and took control of Mr. Diamond's Sweepstake for the Cambridgeshire. The proceedings were exactly on the same lines as before, and it is simply impossible to devise any method which is further removed from the least shadow of suspicion. The names of the 69 horses entered were enclosed in metal tubes, which were placed in the revolving wheel, which was duly locked, and, after several revolutions, a tube was withdrawn by a little Swiss girl of 9, who could not speak or understand English, and handed to our representative, the tube being opened and the name of the horse called out, and entered on sheets. Then the wheel containing the actual tickets was unlocked, a ticket withdrawn by another little girl, and in like manner called out and recorded. The 300 tickets entitling the holders to Consolation Prizes were equally carefully drawn and recorded. The proceedings were witnessed by, among others, a representative of the British Consul.

THE TOTALISATOR, LUCERNE.

Under the auspices of special representatives of the *Licensed Victuallers' Gazette* and several other journals, Mr. Cullerne-Bown's Cambridgeshire Draw took place on October 25th, the first prize being £1,026, the second, £102 12s., and others in proportion. From what we have already stated, our readers do not require a further assurance that everything was straightforward and above board. By the way, we notice with interest the large number of horses drawn by lady subscribers, amongst them being Cyllene More, Granite, Maiden Erlegh, Mordred, Sunspot, Sweeper II., Uncle Pat and Wise Symon.

AWBERY'S FOOTBALL CUP SWEEPSTAKE.

We understand that this has thoroughly caught on, and we need scarcely say that subscribers may rest assured that everything will be carried out in the most straightforward manner. Readers desirous of further particulars should communicate direct with Mr. J. F. Awbery, Lucerne.

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Football Selections from the Principal Papers.

Matches to be played Saturday, 2n November, 1912.

In view of the enormous interest now taken in the competitions conducted by numerous papers, the following table of selections compiled from the principal football authorities, will be found to be an extremely useful guide—

	Matches played on ground of first-named team.	Last Year's Result.	JOHN BULL.	Lotinga's Weekly.	Umpire.	Weekly Dispatch.	Sunday Chronicle.	News of the World.	Sports Special.	Irish sporting Illus.	Sports Express.
1ST LEAGUE	SHEFFLD U. v. BLCKBN R.	Draw	Away	Away	Away	Away	Away	—	Home	Away	Draw
	BOLTON W. v. DERBY C.	No Match	Draw	Home	Home	Home	Home	Home	Draw	Home	Draw
	LIVERPL. v. TOTNHm. H.	Spurs Won	Draw	Home	Home	Home	Home	Home	Home	Home	Home
	ASTON V. v. MIDDLESBRO	Ashton V. Won	Home	Home	Home	Home	Home	Home	Home	Home	Home
	MNCHSTR. U. v. NOTTS. C.	Man. U. Won	Home	Home	Home	Home	Home	Home	Home	Draw	Home
	NWCSTL U. v. SHFFLD. W.	Shffld. W. Won	Home	Home	Home	Draw	Home	Home	Away	Home	Draw
	OLDHAM A. v. EVERTON	Oldham Won.	Home	Home	Home	Draw	Home	Away	Home	Away	Draw
	CHELSEA v. W. BROM. A.	No Match	Draw	Draw	Draw	Away	Away	Draw	Away	Draw	Home
	WOOLWCH. A. v. MAN. C.	Wlwch. A. won	Away	Away	Draw	Draw	Draw	Home	Home	Draw	Home
	BRDFRD. C. v. SUNDRLD	Bradford Won	Home	Home	Home	Home	Home	—	Draw	Home	Draw
2ND LEAGUE	BURNLEY v. GRIMSBY T.	Draw	Home	Home	Home	Home	Home	Home	Draw	Home	Draw
	LPTN. O. v. BIRMNGHM.	Clapton Won	Home	Home	Home	Away	Home	Home	Home	Away	Home
	GLOSSOP v. HUDDRSFLD.	Hudsfld. Won	Draw	Draw	Draw	Draw	Home	—	Draw	Away	Draw
	HULL C. v. LEEDS CITY	Hull C. Won	Home	Hom	Home	Home	Home	Home	Draw	Home	Home
	LEICESTR. F. v. BRNSLY	Draw	Draw	Home	Away	Draw	Draw	Away	Away	Away	Away
	LINCLN. C. v. BRISTOL C.	No Match	Home	Home	Home	Home	Draw	Away	Home	Home	Draw
	NOTTS. F. v. BLACKPOOL	Notts F. Won	Home	Home	Home	Home	Home	—	Home	Home	Home
	PRESTON N. E. v. BURY	Preston Won	Home	Home	Home	Home	Home	—	Home	Home	Home
	STOCKPORT v. FULHAM	Stockport Won	Draw	Draw	Draw	Draw	Away	—	Home	Draw	Draw
	WOLVES. v. BRADFORD	Draw	Home	Home	Home	Home	Draw	Away	Home	Home	Draw
SOUTHERN LEAGUE	BRSTL. R. v. MLLWLL. A.	Bristol Won	Away	Home	Away	Draw	Away	Home	—	Draw	Home
	SWINDON v. BRENTFRD.	Swindon Won	Home	Home	Home	Home	Home	Home	—	Home	Home
	PRTSMTH. v. Q. P. RNGRS.	No Match	Away	Draw	Draw	Home	Away	Draw	—	Home	Draw
	EXETER v. NORTHMPTN.	Nthmptn. Won	Home	Home	Away	Draw	Home	—	—	Away	Away
	W. HAM U. v. GILLNGHM.	Draw	Home	Home	Home	Home	Home	Home	—	Home	Home
	B. & H. ALB. v. NRWCH C.	Draw	Home	Home	Home	Home	Home	Home	—	Home	Home
	CVNTRY. C. v. READING	Cvent v Won	Away	Home	Away	Draw	Draw	—	—	Away	Draw
	WATFRD. v. SOUTHMPTN.	Draw	Home	Home	Home	Home	Home	—	—	Home	Draw
	MRTHYR. T. v. PLYMTH.	No Match	Home	Home	Draw	Away	Home	Draw	—	Away	Home
	CRYSTAL PAL. v. STOKE	Stoke Won	Home	Home	Home	Home	Home	—	—	Home	Home

Home signifies first mentioned team to win—Away second mentioned team to win.

"RACING JOURNAL,"
THE WONDERFUL NEW RACING SPECIAL,

Which although only started two weeks ago, has already brought off A TREBLE EVENT TWICE, on two successive Thursdays, with its wire and code advice, the first treble event working out at £499 to £1, by the aid of CORAL 9-1 won, WAGSTAFF 6-1 won, JOCASTA 7-1 won. The second treble was brought off the following Thursday by GALLEOT won 100-8 (wired fear nothing), JEST won, EXCELSIOR won. Proof, "SPORTING LIFE." "RACING JOURNAL," issued every Tuesday night, price 1/-. Get to-day's issue now, containing Final Notes on the CAMBRIDGESHIRE as well as exclusive information for minor events at Newmarket, Worcester and Alexandra Park, direct from us, or of SEALES, IMPERIAL ARCADE, LUDGATE CIRCUS, or any of W. H. SMITH & SON'S Bookstalls. Saturdays POPULAR WIRE, 2/6 only. LAST SATURDAY GAVE THIMBLE, 2nd, 20-1, FOLLOWING ADAM BEDE, won, 100-9.

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BEN LUKE, Esq., 6, Bishop Street, Stockton-on-Tees. Oct. 19th. No. 193,296.

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1832	177254	384325	558301	672220
20138	189395	410213	564222	684537
38245	200124	425787	575080	689679
53361	220536	438296	587245	700212
75444	244176	464555	610240	712487
100221	260967	489018	625330	720493
128460	285342	502341	648108	725328
158220	291557	528165	654279	734009
165956	328431	532649	656790	735284

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